

Fund Assure

Investment Report, February 2014



IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Dear Friends,

The month of February 2014 saw the benchmark indices; BSE Sensex and CNX Nifty gain around 2.96% and 3.08% respectively, even as the Mid-cap index, CNX Mid-cap gained 3.52% during the same period.

On the global front, the US fourth quarter GDP growth was revised down to 2.4% from 3.2%, broadly in line with consensus. The Chinese growth has continued to moderate as reflected by the trend of lower PMIs in February 2014.

There has been an increase in the geo-political risks due to an escalation in military tensions between Ukraine and Russia. While the base case scenario remains a return to normalcy and a de-escalation in tensions due to intervention from European Union, a spike in the oil prices in the near term cannot be ruled out.

On the domestic front, the government presented its interim budget for FY 2015, ahead of the general elections. The vote-on-account budget sees the fiscal deficit for FY2015E stabilizing at 4.1% as against the revised estimate of 4.6% for FY2014. The markets have been cautious in reacting to the interim budget as they expect the budget presented by the new government in June 2014 to be more relevant in providing a plan to kick-start the moderating growth. Some market watchers believe that the interim budget for FY2015 is based on an ambitious nominal GDP growth estimate of 13.4% on the back of a real GDP growth of 6%.

India's GDP for the third quarter FY 2014 printed 4.7%, similar to the 4.8% in prior quarter. Agriculture grew at 3.6% on the back of a strong Kharif (summer) crop output. The highlight of the GDP growth was a robust 7.6% growth in the services sector on the back of a 12.5% growth in the finance, real estate and business category. The GDP was weighed down by the industry sector, which contracted by 0.7% led by a sharp contraction in the manufacturing and mining sub-segments.

The fiscal deficit for the ten month period between April 2013 and January 2014 stood at 101.6% of revised budget estimates. The fiscal slippage has been largely on account of a muted gross tax collection growth of 10%, lower than the 12% growth estimated as per revised FY2014 budget. Non-plan expenditure and plan expenditure increased by 16.8% and 13.3% respectively in the same period. It is expected that the government would be able to deliver the fiscal deficit target in FY 2014, primarily by effecting deep cuts to the plan expenditure.

The positive data on the external front has continued as the trade deficit printed USD 9.9 billion in January 2014, similar to the USD10.1 billion in December 2013. Exports rose 3.8% while imports fell by 18% in January, led by a sharp contraction of gold imports.

The Index of Industrial Production (IIP) for December 2013 came in at a negative 0.6% as against the market consensus of a negative 1.2%, contracting for the third successive month. The December 2013 IIP signaled a contraction in the heavyweight manufacturing sector and a mild expansion in mining even as electricity registered an impressive performance. The weak IIP trend might extend in the near term as the high interest rates in the economy as well as reduced government expenses due to fiscal deficit concerns could dampen economic activity. On the positive side, a robust Kharif (summer) crop output could increase rural consumption and the expectations of the bumper Rabi (winter) crop harvest might lift sentiments in rural India. The infrastructure output, comprising eight core sectors of the IIP contributing to almost 38% in IIP, grew 1.6% in January 2014, as against a growth of 2.1% in December 2013 and 8.3% in January 2013.

Wholesale Price Index (WPI) inflation in January 2014 moderated to 5.05 % on a year on year basis, lower than the market expectation of 5.6% and the 6.2% print in the prior month. The deceleration in the WPI inflation to an eight month low was largely driven by the continued seasonal moderation in vegetable prices. The sharp decline in WPI inflation may not be enough for the RBI to nudge interest rates lower anytime soon, especially since RBI has clearly signaled a shift towards tracking the retail Consumer Price Index (CPI) inflation as the preferred inflation metric. Moreover, the core CPI inflation is stubborn at the elevated 8% levels.

HSBC's India manufacturing PMI saw some traction in February 2014 as it rose to levels last seen in March 2013, printing an impressive 52.5 as against 51.4 in the prior month. The PMI was led by a surge in output and new orders, supported by a further improvement in new export orders.

The oil sector reform was sustained in the month of February as the diesel price was hiked for the 14th occasion since January 2013. The continued calibrated increase in diesel prices has reflected the government's commitment towards fiscal consolidation. The diesel price adjustment is structurally positive for the fiscal situation and will yield benefits as and when the prices of crude and INR stabilize and would result in a sharp reduction in the under recoveries, going forward.

In the near term, we continue to believe that the global sentiment towards emerging markets will be a key factor shaping the trajectory of the Indian markets even as the Indian equity market offers an attractive entry point for a long-term investor with a 3-5 year view.

Team Investment

Equity Fund

Debt Fund

Hybrid Fund

Market Outlook - Debt

Fund Assure, Investment Report, February 2014

February 2014 saw the new benchmark 10 year Government securities (G-sec) harden by around 9 bps during the month to 8.86% levels. The spread of 10 year G-sec over the 30 year G-sec was at 36 bps in February 2014.

The corporate bonds hardened during February 2014 to close the month at around 9.70% levels in the 10 year bonds, 7 bps higher than the January 2014 levels of 9.63%. As a consequence, the corporate bond spread over the new benchmark 10 year G-sec contracted by 4 bps over the month to around 62 bps in February 2014.

The Finance Minister has pegged the FY 2014 fiscal deficit at 4.6% as against the target of 4.8%. The market watchers expect the fiscal deficit target to be met through a sharp reduction in the plan expenditure in order to offset the shortfall in tax collections due to a moderating economy. The fixed income market participants are relieved that the government would meet its targeted fiscal deficit considering that historically, overshooting the fiscal deficit targets were a routine in a pre-election year. The net borrowing target for FY 2014 has been reduced by ₹ 150 billion as against the initial estimates, on account of a lower revised estimate of the fiscal deficit.

The vote-on-account has budgeted 8% increase in non-plan expenditure and an ambitious 19% growth in gross tax revenue on the back of an elevated

nominal GDP growth estimate of 13.4% in FY 2015. Consequently, the fiscal deficit is estimated at 4.1% of the GDP in FY 2015, resulting in a net borrowing of ₹ 4.57 trillion. The gross market borrowing figure of ₹ 5.97 trillion and the debt switch of ₹ 500 billion worth in FY 2015 is largely in line with market expectations. The cautious response from the debt market to the government borrowing estimates stems from the fact that this is an interim budget and there is a possibility that the full-year market borrowing could change in the budget presented post the general elections.

The interim budget has provided for a capital infusion of just ₹ 112 billion in public sector bank for fiscal FY 2015, lower than ₹ 140 billion in the prior year as the banks would be expected to raise the additional capital requirement on their own.

In a clear reflection of the monetary policy stance, the RBI maintains that inflation management remained its prime objective and that a tight monetary policy was necessary to contain inflation expectations and sustain growth in the long term. The RBI is concerned about the elevated core CPI inflation and is keen to moderate the trajectory of the CPI inflation in line with the Urjit Patel committee recommendations.

Bond yields have remained at elevated levels primarily taking cues from the RBI's anti-inflationary stance and tight liquidity conditions resulting in weak sentiments for the bond markets.



Equity Fund

Debt Fund

Hybrid Fund

Market Outlook - Equity

Fund Assure, Investment Report, February 2014

The month of February 2014 saw the benchmark indices; BSE Sensex and CNX Nifty gain around 2.96% and 3.08% respectively, even as the Mid-cap index, CNX Mid-cap gained 3.52% during the same period.

FIIIs were net buyers with inflows of around USD 0.23 billion in the month of February 2014 and the DIIs were net buyers to the tune of around USD 0.04 billion, with Insurance companies' net buyers of around USD 0.24 billion and domestic mutual funds, net sellers to the extent of around USD 0.20 billion over the same period. In the first two months of the calendar year 2014, the FIIIs had been net buyers to the tune of USD 0.35 billion with the DIIs net sellers to the tune of USD 0.2 billion, Insurance companies buying USD 0.4 billion and mutual funds selling Indian equities to the tune of USD 0.6 billion. Consensus earnings estimates for MSCI India stands at 9.1% and 18.1% for FY 2014(E) and FY 2015(E) respectively.

The third quarter FY 2014 earnings season saw robust results, with the companies in the BSE Sensex clocking a revenue growth of 15% year on year, the highest in last six quarters, while the PAT growth on a year on year basis was at an impressive 21%, highest in last 13 quarters. The rebound in the earnings have been on the back of a moderate recovery in the global economy leading to a traction in the export sectors benefiting from the INR depreciation. However, there was continued sluggishness in the capex cycle and further slowdown in consumption. Revenue for the industrial sector declined for the second consecutive quarter even as Healthcare and IT sectors saw a sharp acceleration in revenue in the last few quarters on the back of a weak INR.

Revenue growth, margins and profit growth has accelerated for large-cap companies in the past couple of quarters even as it has contracted for smaller companies.

The 900 MHz and 1800 MHz auction concluded after 68 rounds with ₹ 609.4 billion in spectrum value, resulting in the government receiving an upfront payment of ₹ 182.2 billion under the deferred payment method. The auction saw a high level of competitive intensity with the auction prices in the 1800 MHz and 900 MHz ending 84% and 29% above the reserve price. The enthusiastic response to the auctions from the telecom companies was largely due to its technology-neutral characteristics, which would enable their 3G rollout plans.

Credit growth remained modest at 14.8% year on year in January 2014 driven by large corporate and services sector. Deposit growth has been stable at 15.6% year on year with the credit to deposit ratio at 77%.

There was some movement in the stalled projects over the last seven months as the Project Management Group (PMG) has cleared 147 projects worth ₹ 5.4 trillion. Most of the clearances have been for power plants delayed due to pending Fuel supply agreements (FSAs). The clearances of PMG could trigger some action on the ground and bring in new orders for Corporate India.

The Indian equity market would continue to be dependent on FII flows, which in turn take cues from the US Fed's QE taper action. The FIIIs would be inclined to wait for the outcome of the Indian general elections before committing significant allocations to Indian equities.

We continue to believe that the Indian equities offer an attractive entry point for a long term investor with a 3-5 year view.

Equity Fund

Debt Fund

Hybrid Fund



Equity Fund

ULIF 001 04/02/04 TEL 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the Fund is to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity linked securities

NAV as on 28 Feb, 14 : ₹37.2109

Benchmark : S&P BSE Sensex - 100%

Corpus as on 28 Feb, 14 : ₹2,065.78 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		99.37
Infosys Technologies Ltd.	IT - Software	9.93
ITC Ltd.	Tobacco Products	9.68
ICICI Bank Ltd.	Banks	7.81
HDFC Bank Ltd.	Banks	7.64
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	7.10
Reliance Industries Ltd.	Refineries	6.22
Tata Consultancy Services Ltd.	IT - Software	6.21
Tata Motors Ltd.	Automobile	5.64
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	4.76
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	3.51
HDFC Ltd.	Finance	3.49
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	3.10
Nestle India Ltd.	FMCG	2.46
State Bank of India	Banks	2.38
Mahindra and Mahindra Ltd.	Automobile	2.36

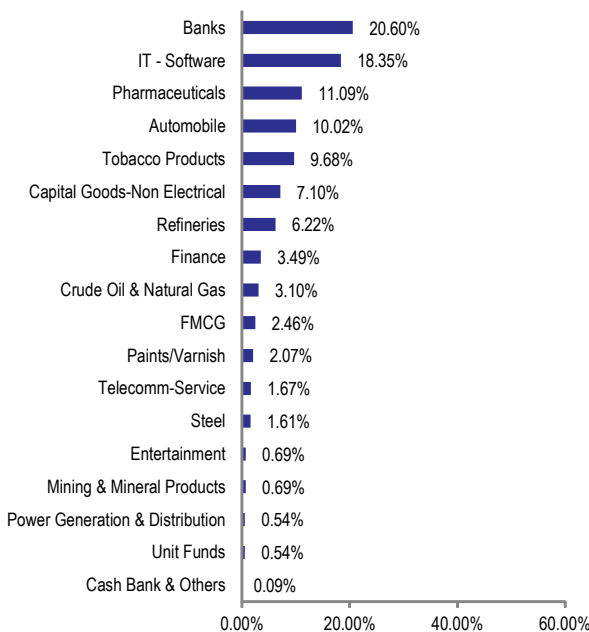
Instrument	Industry/Rating	% Of NAV
Wipro Ltd.	IT - Software	2.22
Asian Paints Ltd.	Paints/Varnish	2.07
Tata Steel Ltd.	Steel	1.61
Bharti Airtel Ltd.	Telecomm-Service	1.39
Bajaj Auto Ltd.	Automobile	1.25
Axis Bank Ltd.	Banks	1.24
Cipla Ltd.	Pharmaceuticals	1.21
Punjab National Bank	Banks	1.07
Lupin Ltd.	Pharmaceuticals	1.04
Other Equity below 1% corpus		4.02
Unit Funds		0.54
Kotak Liquid-Plan A -(Growth)		0.24
Religare Invesco Liquid Fund - Growth		0.16
UTI MMF - Instn Growth Plan		0.14
Cash Bank & Others		0.09
Total		100.00

Fund Performance

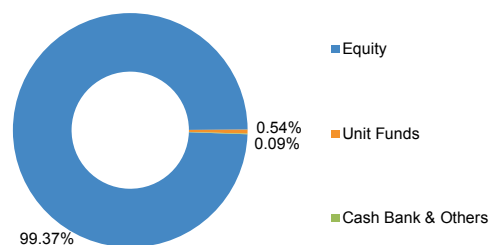
PERIOD	DATE	NAV	S&P BSE Sensex	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	32.4111	18619.72	14.81%	13.43%
Last 1 Year	28-Feb-13	32.7273	18861.54	13.70%	11.97%
Last 2 Years	29-Feb-12	30.7411	17752.68	10.02%	9.07%
Last 3 Years	28-Feb-11	31.4267	17823.40	5.79%	5.82%
Last 4 Years	26-Feb-10	28.6775	16429.55	6.73%	6.48%
Last 5 Years	27-Feb-09	15.8140	8891.61	18.67%	18.89%
Since Inception	02-Mar-04	10.0000	5823.17	14.04%	13.75%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Whole Life Mid Cap Equity Fund

ULIF 009 04/01/07 WLE 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the Fund is to generate long term capital appreciation from a portfolio that is invested predominantly in Mid Cap Equity and Mid Cap Equity linked securities.

NAV as on 28 Feb, 14 : ₹16.8065

Benchmark : NSE CNX MIDCAP-100%

Corpus as on 28 Feb, 14 : ₹1,529.60 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		98.26
Tech Mahindra Ltd.	IT - Software	6.31
Shree Cements Ltd.	Cement	5.05
Divi's Laboratories Ltd.	Pharmaceuticals	4.79
IPCA Laboratories Ltd.	Pharmaceuticals	4.03
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.71
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	3.64
The Federal Bank Ltd.	Banks	3.63
Bosch Ltd.	Auto Ancillaries	3.37
Lupin Ltd.	Pharmaceuticals	3.12
Page Industries Ltd.	Textiles	2.94
Tata Consultancy Services Ltd.	IT - Software	2.83
IndusInd Bank Ltd.	Banks	2.79
Nestle India Ltd.	FMCG	2.75
ING Vysya Bank Ltd.	Banks	2.64
Motherson Sumi Systems Ltd.	Auto Ancillaries	2.50
Asian Paints Ltd.	Paints/Varnish	2.46
The Jammu and Kashmir Bank Ltd.	Banks	2.33
WABCO India Ltd.	Auto Ancillaries	2.31
AIA Engineering Ltd.	Miscellaneous	2.02
Natco Pharma Ltd.	Pharmaceuticals	1.99
LIC Housing Finance Ltd.	Finance	1.84

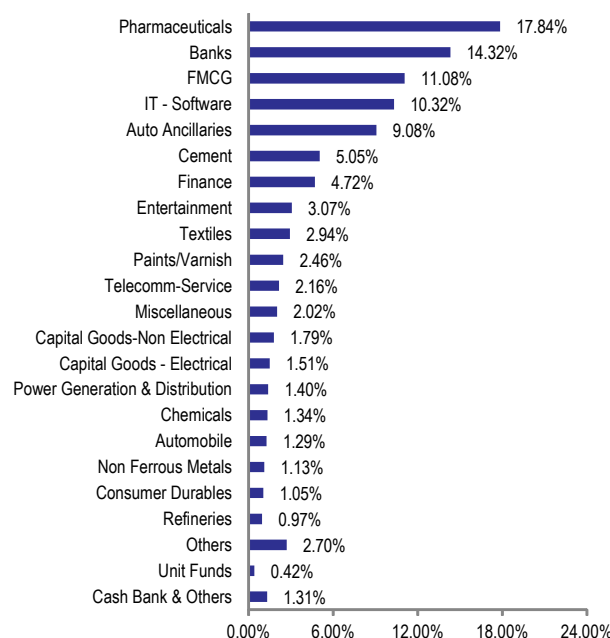
Instrument	Industry/Rating	% Of NAV
Zee Entertainment Enterprises Ltd.	Entertainment	1.71
Idea Cellular Ltd.	Telecomm-Service	1.46
Sun TV Network Ltd.	Entertainment	1.36
Pidilite Industries Ltd.	Chemicals	1.34
Eicher Motors Ltd.	Automobile	1.29
Bank of India	Banks	1.27
Colgate Palmolive (India) Ltd.	FMCG	1.27
Cholamandalam Inv and Finance Co. Ltd.	Finance	1.19
Oracle Financial Services Software Ltd.	IT - Software	1.19
VA Tech Wabag Ltd.	Capital Goods-Non Electrical	1.18
JSW Energy Ltd.	Power Generation & Distribution	1.15
Britannia Industries Limited	FMCG	1.15
Hindustan Zinc Ltd.	Non Ferrous Metals	1.13
Yes Bank Ltd.	Banks	1.12
Havells India Ltd.	Capital Goods - Electrical	1.07
Marico Ltd.	FMCG	1.04
Sundaram Finance Limited	Finance	1.02
Other Equity below 1% corpus		10.28
Unit Funds		0.42
Axis Liquid Fund - Growth Option		0.42
Cash Bank & Others		1.31
Total		100.00

Fund Performance

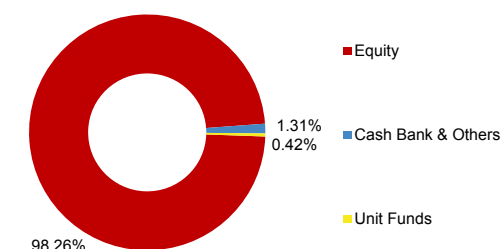
PERIOD	DATE	NAV	NSE CNX MIDCAP	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	13.9771	6589.80	20.24%	18.44%
Last 1 Year	28-Feb-13	14.7890	7540.35	13.64%	3.51%
Last 2 Years	29-Feb-12	13.3025	7705.60	12.40%	0.64%
Last 3 Years	28-Feb-11	12.6396	7370.10	9.96%	1.93%
Last 4 Years	26-Feb-10	11.9147	7167.25	8.98%	2.15%
Last 5 Years	27-Feb-09	5.9040	3175.70	23.27%	19.70%
Since Inception	08-Jan-07	10.0000	5156.45	7.54%	5.97%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Large Cap Equity Fund

ULIF 017 07/01/08 TLC 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the Fund is to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity linked securities.

NAV as on 28 Feb, 14 : ₹13.2557

Benchmark : CNX Nifty-100%

Corpus as on 28 Feb, 14 : ₹929.61 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		98.59
ITC Ltd.	Tobacco Products	9.75
Infosys Technologies Ltd.	IT - Software	8.31
ICICI Bank Ltd.	Banks	6.71
HDFC Bank Ltd.	Banks	6.63
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	6.21
Reliance Industries Ltd.	Refineries	5.79
Tata Consultancy Services Ltd.	IT - Software	5.63
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	5.02
Tata Motors Ltd.	Automobile	4.78
HDFC Ltd.	Finance	3.52
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	3.23
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	2.58
HCL Technologies Ltd.	IT - Software	2.56
Lupin Ltd.	Pharmaceuticals	2.20
State Bank of India	Banks	2.06
Divi's Laboratories Ltd.	Pharmaceuticals	1.98

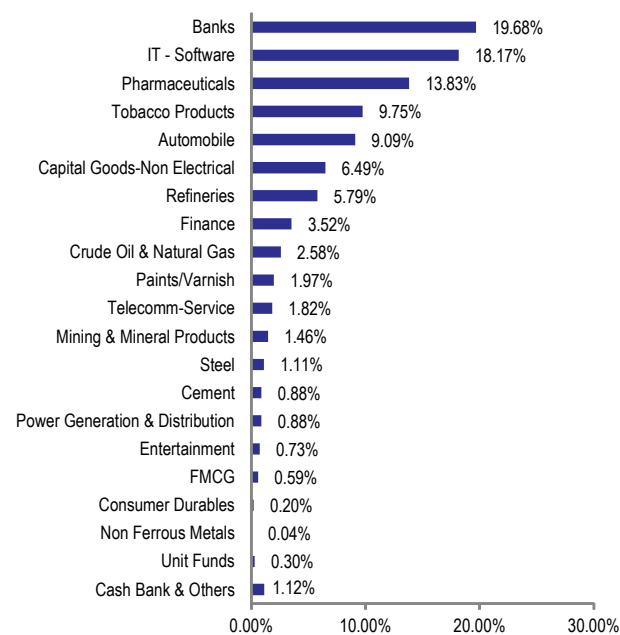
Instrument	Industry/Rating	% Of NAV
Asian Paints Ltd.	Paints/Varnish	1.97
Mahindra and Mahindra Ltd.	Automobile	1.83
Axis Bank Ltd.	Banks	1.78
Wipro Ltd.	IT - Software	1.67
Cipla Ltd.	Pharmaceuticals	1.40
Maruti Suzuki India Ltd.	Automobile	1.27
Bajaj Auto Ltd.	Automobile	1.21
Bank of Baroda	Banks	1.17
Tata Steel Ltd.	Steel	1.11
Bharti Airtel Ltd.	Telecomm-Service	1.08
NMDC Ltd.	Mining & Mineral Products	1.08
Other Equity below 1% corpus		6.04
Unit Funds		0.30
Axis Liquid Fund - Growth Option		0.28
Religare Invesco Liquid Fund - Growth		0.01
Cash Bank & Others		1.12
Total		100.00

Fund Performance

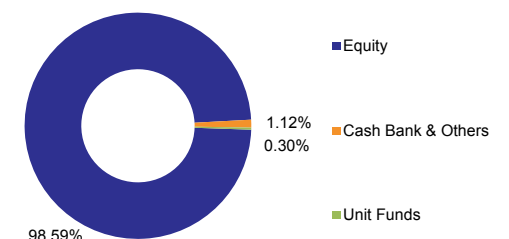
PERIOD	DATE	NAV	CNX Nifty	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	11.4223	5471.80	16.05%	14.71%
Last 1 Year	28-Feb-13	11.4758	5693.05	15.51%	10.26%
Last 2 Years	29-Feb-12	10.6256	5385.20	11.69%	7.96%
Last 3 Years	28-Feb-11	10.5701	5333.25	7.84%	5.58%
Last 4 Years	26-Feb-10	9.5500	4922.30	8.54%	6.27%
Last 5 Years	27-Feb-09	5.3580	2763.65	19.86%	17.83%
Since Inception	07-Jan-08	10.0000	6279.10	4.69%	-0.01%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Future Equity Pension Fund

ULIF 020 04/02/08 FEP 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the Fund is to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity linked securities.

NAV as on 28 Feb, 14 : ₹14.3139

Benchmark : CNX Nifty-100%

Corpus as on 28 Feb, 14 : ₹198.10 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		98.10
Infosys Technologies Ltd.	IT - Software	9.27
Reliance Industries Ltd.	Refineries	8.28
ITC Ltd.	Tobacco Products	8.27
HDFC Bank Ltd.	Banks	7.89
ICICI Bank Ltd.	Banks	7.11
Tata Consultancy Services Ltd.	IT - Software	5.74
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	5.46
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	4.72
Tata Motors Ltd.	Automobile	4.63
HDFC Ltd.	Finance	3.72
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	2.65
HCL Technologies Ltd.	IT - Software	2.39
Bharti Airtel Ltd.	Telecomm-Service	2.26
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.19
Mahindra and Mahindra Ltd.	Automobile	2.16

Instrument	Industry/Rating	% Of NAV
State Bank of India	Banks	1.70
Wipro Ltd.	IT - Software	1.56
Maruti Suzuki India Ltd.	Automobile	1.44
Nestle India Ltd.	FMCG	1.42
Bajaj Auto Ltd.	Automobile	1.38
Tata Steel Ltd.	Steel	1.35
IPCA Laboratories Ltd.	Pharmaceuticals	1.05
Axis Bank Ltd.	Banks	1.03
Hindustan Unilever Ltd.	FMCG	1.03
Shree Cements Ltd.	Cement	1.01
Other Equity below 1% corpus		8.40
Unit Funds		1.43
Axis Liquid Fund - Growth Option		1.43
Cash Bank & Others		0.47
Total		100.00

Fund Performance

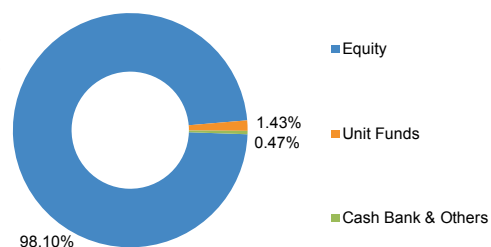
PERIOD	DATE	NAV	CNX Nifty	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	12.4998	5471.80	14.51%	14.71%
Last 1 Year	28-Feb-13	12.7653	5693.05	12.13%	10.26%
Last 2 Years	29-Feb-12	12.1062	5385.20	8.74%	7.96%
Last 3 Years	28-Feb-11	12.0873	5333.25	5.80%	5.58%
Last 4 Years	26-Feb-10	10.8289	4922.30	7.22%	6.27%
Last 5 Years	27-Feb-09	5.9690	2763.65	19.12%	17.83%
Since Inception	04-Feb-08	10.0000	5463.50	6.09%	2.31%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Select Equity Fund

ULIF 024 06/10/08 TSE 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation. The fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, Banks and Financial Institutions.

NAV as on 28 Feb, 14 : ₹21.5572

Benchmark : CNX India 500 Shariah Index - 100%

Corpus as on 28 Feb, 14 : ₹212.50 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		93.15
Reliance Industries Ltd.	Refineries	8.96
Tata Consultancy Services Ltd.	IT - Software	7.98
HCL Technologies Ltd.	IT - Software	5.12
Hindustan Unilever Ltd.	FMCG	4.61
Motherson Sumi Systems Ltd.	Auto Ancillaries	4.29
Maruti Suzuki India Ltd.	Automobile	4.26
Lupin Ltd.	Pharmaceuticals	3.51
IPCA Laboratories Ltd.	Pharmaceuticals	3.46
Tech Mahindra Ltd.	IT - Software	2.94
Asian Paints Ltd.	Paints/Varnish	2.88
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	2.86
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.86
WABCO India Ltd.	Auto Ancillaries	2.43
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.43
Divi's Laboratories Ltd.	Pharmaceuticals	2.35
Hero Motocorp Ltd.	Automobile	2.28
Havells India Ltd.	Capital Goods - Electrical	2.23

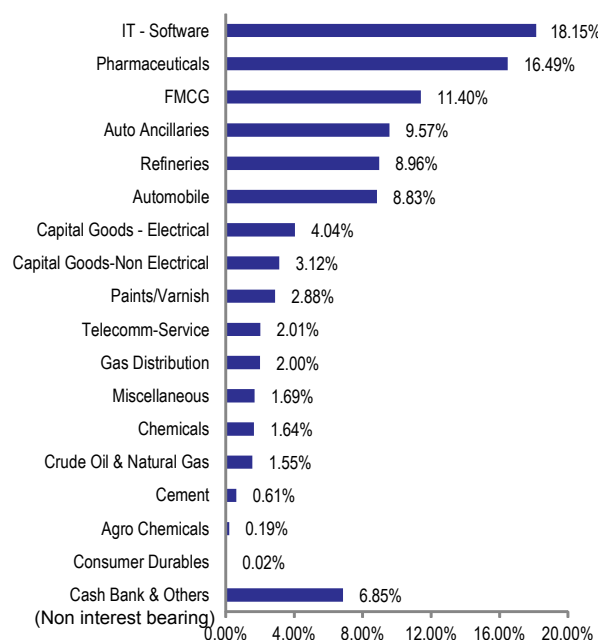
Instrument	Industry/Rating	% Of NAV
Bosch Ltd.	Auto Ancillaries	2.21
Wipro Ltd.	IT - Software	2.11
Bharti Airtel Ltd.	Telecomm-Service	2.01
Godrej Consumer Products Ltd.	FMCG	1.97
Britannia Industries Limited	FMCG	1.95
Glenmark Pharmaceuticals Ltd.	Pharmaceuticals	1.88
Crompton Greaves Ltd.	Capital Goods - Electrical	1.81
AIA Engineering Ltd.	Miscellaneous	1.69
Pidilite Industries Ltd.	Chemicals	1.64
Bajaj Auto Ltd.	Automobile	1.56
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.52
Cummins India Ltd.	Capital Goods-Non Electrical	1.43
Petronet LNG Ltd.	Gas Distribution	1.37
Thermax Ltd.	Capital Goods-Non Electrical	1.32
Other Equity below 1% corpus		3.21
Cash Bank & Others (Non Interest Bearing)		6.85
Total		100.00

Fund Performance

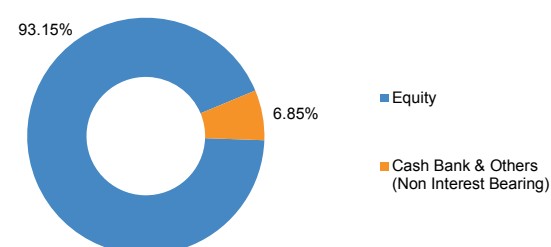
PERIOD	DATE	NAV	CNX India 500 Shariah Index	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	18.8868	1369.32	14.14%	12.38%
Last 1 Year	28-Feb-13	18.5010	1328.61	16.52%	15.82%
Last 2 Years	29-Feb-12	17.2317	1273.24	11.85%	9.94%
Last 3 Years	28-Feb-11	16.7812	1241.55	8.71%	7.42%
Last 4 Years	26-Feb-10	15.3632	1206.40	8.84%	6.27%
Last 5 Years	27-Feb-09	9.8440	626.44	16.97%	19.69%
Since Inception	06-Oct-08	10.0000	844.46	15.29%	11.75%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Future Select Equity Fund

ULIF 023 06/10/08 FSE 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation. The fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, Banks and Financial Institutions.

NAV as on 28 Feb, 14 : ₹20.8198

Benchmark : CNX India 500 Shariah Index - 100%

Corpus as on 28 Feb, 14 : ₹30.12 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		96.00
Reliance Industries Ltd.	Refineries	9.16
Tata Consultancy Services Ltd.	IT - Software	7.93
HCL Technologies Ltd.	IT - Software	6.02
Hindustan Unilever Ltd.	FMCG	4.56
Maruti Suzuki India Ltd.	Automobile	3.88
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	3.62
IPCA Laboratories Ltd.	Pharmaceuticals	3.53
Motherson Sumi Systems Ltd.	Auto Ancillaries	3.46
Hero Motocorp Ltd.	Automobile	3.27
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	3.22
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.21
Asian Paints Ltd.	Paints/Varnish	3.14
Lupin Ltd.	Pharmaceuticals	2.97
Divi's Laboratories Ltd.	Pharmaceuticals	2.84
Bajaj Auto Ltd.	Automobile	2.80

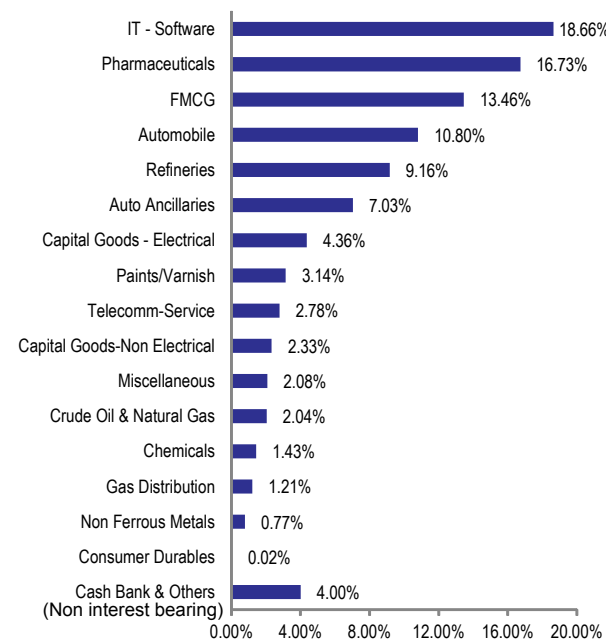
Instrument	Industry/Rating	% Of NAV
Bharti Airtel Ltd.	Telecomm-Service	2.78
Britannia Industries Limited	FMCG	2.68
Godrej Consumer Products Ltd.	FMCG	2.60
Wipro Ltd.	IT - Software	2.38
Tech Mahindra Ltd.	IT - Software	2.32
Havells India Ltd.	Capital Goods - Electrical	2.30
AIA Engineering Ltd.	Miscellaneous	2.08
Crompton Greaves Ltd.	Capital Goods - Electrical	2.07
WABCO India Ltd.	Auto Ancillaries	1.74
Pidilite Industries Ltd.	Chemicals	1.43
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.39
Petronet LNG Ltd.	Gas Distribution	1.21
Thermax Ltd.	Capital Goods-Non Electrical	1.16
Other Equity below 1% corpus		6.24
Cash Bank & Others (Non Interest Bearing)		4.00
Total		100.00

Fund Performance

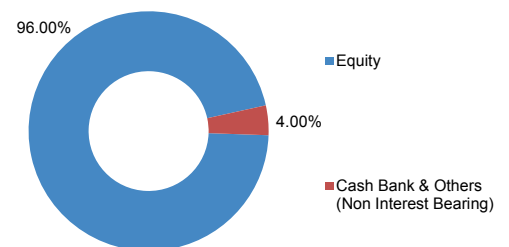
PERIOD	DATE	NAV	CNX India 500 Shariah Index	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	18.4159	1369.32	13.05%	12.38%
Last 1 Year	28-Feb-13	17.8435	1328.61	16.68%	15.82%
Last 2 Years	29-Feb-12	16.7354	1273.24	11.54%	9.94%
Last 3 Years	28-Feb-11	16.3340	1241.55	8.42%	7.42%
Last 4 Years	26-Feb-10	15.1222	1206.40	8.32%	6.27%
Last 5 Years	27-Feb-09	9.7320	626.44	16.43%	19.69%
Since Inception	06-Oct-08	10.0000	844.46	14.55%	11.75%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Top 50 Fund

ULIF 026 12/01/09 ITF 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The Top 50 fund will invest primarily in select stocks and equity linked instruments which are a part of Nifty 50 Index with a focus on generating long term capital appreciation. The fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments.

NAV as on 28 Feb, 14 : ₹19.8296

Benchmark : CNX Nifty-100%

Corpus as on 28 Feb, 14 : ₹93.12 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		96.98
ITC Ltd.	Tobacco Products	9.32
Infosys Technologies Ltd.	IT - Software	8.62
HDFC Bank Ltd.	Banks	7.19
Reliance Industries Ltd.	Refineries	6.79
ICICI Bank Ltd.	Banks	6.11
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	5.36
Tata Consultancy Services Ltd.	IT - Software	4.89
Tata Motors Ltd.	Automobile	4.70
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.74
HDFC Ltd.	Finance	3.52
HCL Technologies Ltd.	IT - Software	3.38
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	2.97
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.64
Hero Motocorp Ltd.	Automobile	2.11
Mahindra and Mahindra Ltd.	Automobile	2.09
Wipro Ltd.	IT - Software	1.99
Maruti Suzuki India Ltd.	Automobile	1.79

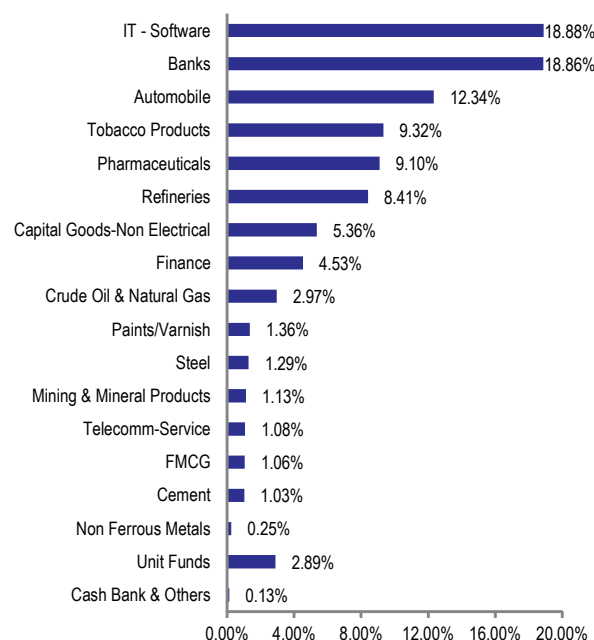
Instrument	Industry/Rating	% Of NAV
Cipla Ltd.	Pharmaceuticals	1.65
State Bank of India	Banks	1.65
Bajaj Auto Ltd.	Automobile	1.64
Bharat Petroleum Corporation Ltd.	Refineries	1.62
Kotak Mahindra Bank Ltd.	Banks	1.47
Asian Paints Ltd.	Paints/Varnish	1.36
Tata Steel Ltd.	Steel	1.29
Punjab National Bank	Banks	1.19
Bharti Airtel Ltd.	Telecomm-Service	1.08
Lupin Ltd.	Pharmaceuticals	1.07
Hindustan Unilever Ltd.	FMCG	1.06
Grasim Industries Ltd.	Cement	1.03
IDFC Ltd.	Finance	1.01
Other Equity below 1% corpus		2.64
Unit Funds		2.89
Axis Liquid Fund - Growth Option		2.89
Cash Bank & Others		0.13
Total		100.00

Fund Performance

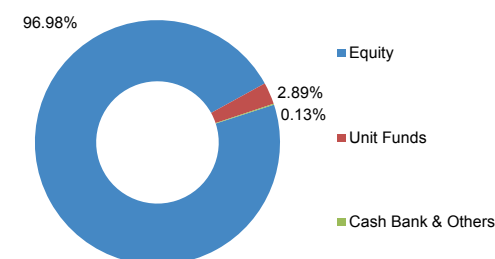
PERIOD	DATE	NAV	CNX Nifty	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	17.2433	5471.80	15.00%	14.71%
Last 1 Year	28-Feb-13	17.5916	5693.05	12.72%	10.26%
Last 2 Years	29-Feb-12	16.4962	5385.20	9.64%	7.96%
Last 3 Years	28-Feb-11	16.1599	5333.25	7.06%	5.58%
Last 4 Years	26-Feb-10	15.0028	4922.30	7.22%	6.27%
Last 5 Years	27-Feb-09	9.8650	2763.65	14.99%	17.83%
Since Inception	12-Jan-09	10.0000	2773.10	14.27%	17.26%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Top 200 Fund

ULIF 027 12/01/09 ITT 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The Top 200 fund will invest primarily in select stocks and equity linked instruments which are a part of BSE 200 Index with a focus on generating long term capital appreciation. The fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments.

NAV as on 28 Feb, 14 : ₹21.5312

Benchmark : S&P BSE 200 - 100%

Corpus as on 28 Feb, 14 : ₹175.51 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		98.87
Infosys Technologies Ltd.	IT - Software	7.68
ITC Ltd.	Tobacco Products	5.79
Reliance Industries Ltd.	Refineries	4.92
ICICI Bank Ltd.	Banks	4.49
HDFC Bank Ltd.	Banks	4.39
Tata Motors Ltd.	Automobile	2.91
HDFC Ltd.	Finance	2.74
HCL Technologies Ltd.	IT - Software	2.69
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.39
IPCA Laboratories Ltd.	Pharmaceuticals	2.27
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.09
Tech Mahindra Ltd.	IT - Software	2.01
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.99
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.98
Motherson Sumi Systems Ltd.	Auto Ancillaries	1.93
State Bank of India	Banks	1.83
Bharti Airtel Ltd.	Telecomm-Service	1.74
IndusInd Bank Ltd.	Banks	1.72
Bosch Ltd.	Auto Ancillaries	1.61
Maruti Suzuki India Ltd.	Automobile	1.58
Divi's Laboratories Ltd.	Pharmaceuticals	1.57

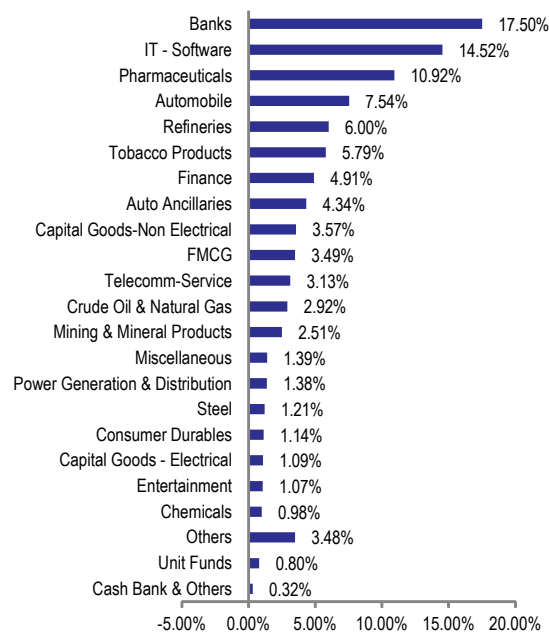
Instrument	Industry/Rating	% Of NAV
Axis Bank Ltd.	Banks	1.44
Mahindra and Mahindra Ltd.	Automobile	1.42
AIA Engineering Ltd.	Miscellaneous	1.39
NTPC Ltd.	Power Generation & Distribution	1.38
NMDC Ltd.	Mining & Mineral Products	1.31
Tata Consultancy Services Ltd.	IT - Software	1.30
The Federal Bank Ltd.	Banks	1.27
Tata Steel Ltd.	Steel	1.21
Natco Pharma Ltd.	Pharmaceuticals	1.20
ING Vysya Bank Ltd.	Banks	1.19
Kotak Mahindra Bank Ltd.	Banks	1.17
Nestle India Ltd.	FMCG	1.11
Bharat Petroleum Corporation Ltd.	Refineries	1.08
Zee Entertainment Enterprises Ltd.	Entertainment	1.07
Sundaram Finance Limited	Finance	1.03
Cummins India Ltd.	Capital Goods-Non Electrical	1.01
Bajaj Corp Ltd.	FMCG	1.00
Other Equity below 1% corpus		17.97
Unit Funds		0.80
Axis Liquid Fund - Growth Option		0.80
Cash Bank & Others		0.32
Total		100.00

Fund Performance

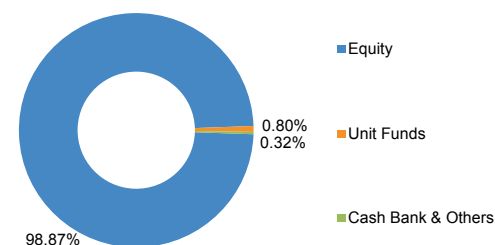
PERIOD	DATE	NAV	S&P BSE 200	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	18.2448	2167.96	18.01%	15.07%
Last 1 Year	28-Feb-13	19.2303	2307.98	11.96%	8.09%
Last 2 Years	29-Feb-12	18.2338	2190.92	8.67%	6.71%
Last 3 Years	28-Feb-11	17.9969	2185.86	6.16%	4.50%
Last 4 Years	26-Feb-10	16.5508	2071.72	6.80%	4.75%
Last 5 Years	27-Feb-09	9.9600	1044.94	16.67%	19.01%
Since Inception	12-Jan-09	10.0000	1091.37	16.12%	17.48%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Infrastructure Fund

ULIF 034 16/10/09 TIS 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The Investment Objective of the Scheme is to provide long-term capital appreciation by investing predominantly in a diversified basket of equity and equity related securities of companies engaged in or expected to benefit directly or indirectly from the growth and development of infrastructure.

NAV as on 28 Feb, 14 : ₹8.9975

Benchmark : CNX Nifty-100%

Corpus as on 28 Feb, 14 : ₹45.57 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		97.97
Reliance Industries Ltd.	Refineries	6.67
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	5.48
ICICI Bank Ltd.	Banks	4.81
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	3.36
Shree Cements Ltd.	Cement	3.29
AIA Engineering Ltd.	Miscellaneous	3.06
HDFC Ltd.	Finance	3.06
Tata Motors Ltd.	Automobile	2.97
Motherson Sumi Systems Ltd.	Auto Ancillaries	2.86
NTPC Ltd.	Power Generation & Distribution	2.71
Bosch Ltd.	Auto Ancillaries	2.60
HDFC Bank Ltd.	Banks	2.57
Power Grid Corporation of India Ltd.	Power Generation & Distribution	2.38
Bharti Airtel Ltd.	Telecomm-Service	2.34
Tata Steel Ltd.	Steel	2.26
Cummins India Ltd.	Capital Goods-Non Electrical	2.22
Mahindra and Mahindra Ltd.	Automobile	2.14
Cairn India Ltd.	Crude Oil & Natural Gas	2.13
Bharat Heavy Electricals Ltd.	Capital Goods - Electrical	1.98

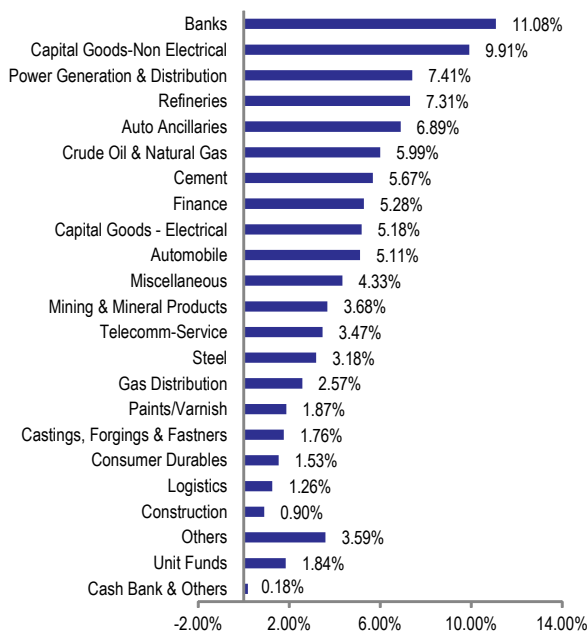
Instrument	Industry/Rating	% Of NAV
Asian Paints Ltd.	Paints/Varnish	1.87
Bharat Forge Ltd.	Castings, Forgings & Fastners	1.76
Axis Bank Ltd.	Banks	1.67
Coal India Ltd	Mining & Mineral Products	1.61
Bharat Electronics Ltd.	Consumer Durables	1.53
Thermax Ltd.	Capital Goods-Non Electrical	1.52
Petronet LNG Ltd.	Gas Distribution	1.46
WABCO India Ltd.	Auto Ancillaries	1.43
Gujarat State Petronet Ltd.	Miscellaneous	1.27
Container Corporation of India Ltd.	Logistics	1.26
IDFC Ltd.	Finance	1.24
Idea Cellular Ltd.	Telecomm-Service	1.13
NMDC Ltd.	Mining & Mineral Products	1.12
State Bank of India	Banks	1.01
Other Equity below 1% corpus		19.20
Unit Funds		1.84
Axis Liquid Fund - Growth Option		1.84
Cash Bank & Others		0.18
Total		100.00

Fund Performance

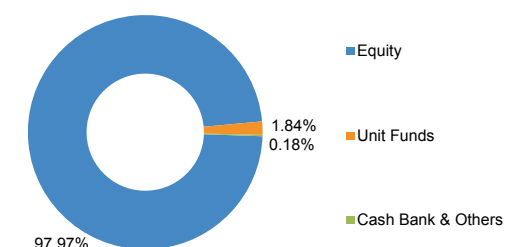
PERIOD	DATE	NAV	CNX Nifty	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	7.5935	5471.80	18.49%	14.71%
Last 1 Year	28-Feb-13	8.6956	5693.05	3.47%	10.26%
Last 2 Years	29-Feb-12	8.9196	5385.20	0.44%	7.96%
Last 3 Years	28-Feb-11	9.5646	5333.25	-2.02%	5.58%
Last 4 Years	26-Feb-10	9.8894	4922.30	-2.34%	6.27%
Since Inception	16-Oct-09	10.0000	5142.15	-2.39%	4.67%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Super Select Equity Fund

ULIF 035 16/10/09 TSS 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation

NAV as on 28 Feb, 14 : ₹14.0878

Benchmark : CNX India 500 Shariah Index - 100%

Corpus as on 28 Feb, 14 : ₹654.35 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		93.53
Reliance Industries Ltd.	Refineries	8.56
Tata Consultancy Services Ltd.	IT - Software	7.65
HCL Technologies Ltd.	IT - Software	5.18
Hindustan Unilever Ltd.	FMCG	4.54
Maruti Suzuki India Ltd.	Automobile	4.29
IPCA Laboratories Ltd.	Pharmaceuticals	3.73
Bharti Airtel Ltd.	Telecomm-Service	3.44
Tech Mahindra Ltd.	IT - Software	3.14
Motherson Sumi Systems Ltd.	Auto Ancillaries	3.06
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.83
Lupin Ltd.	Pharmaceuticals	2.66
Bajaj Auto Ltd.	Automobile	2.51
Hero Motocorp Ltd.	Automobile	2.48
Asian Paints Ltd.	Paints/Varnish	2.44
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.38
Britannia Industries Limited	FMCG	2.29
Godrej Consumer Products Ltd.	FMCG	2.27

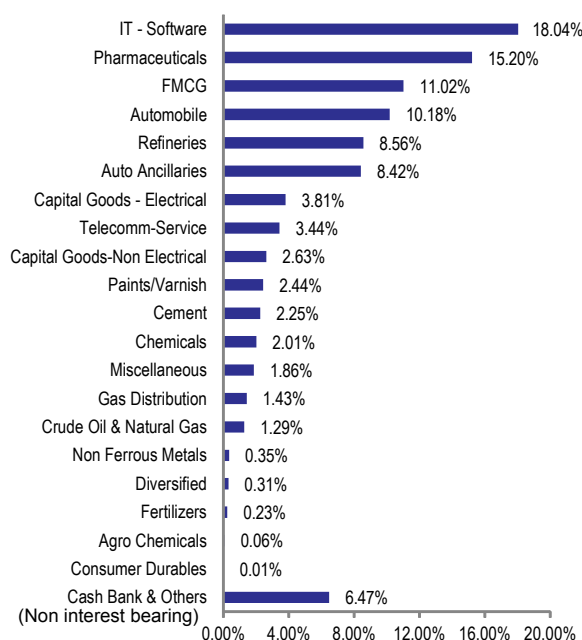
Instrument	Industry/Rating	% Of NAV
Havells India Ltd.	Capital Goods - Electrical	2.21
WABCO India Ltd.	Auto Ancillaries	2.13
Wipro Ltd.	IT - Software	2.07
Shree Cements Ltd.	Cement	2.06
Pidilite Industries Ltd.	Chemicals	2.01
Glenmark Pharmaceuticals Ltd.	Pharmaceuticals	2.00
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	1.92
Bosch Ltd.	Auto Ancillaries	1.89
AIA Engineering Ltd.	Miscellaneous	1.86
Cummins India Ltd.	Capital Goods-Non Electrical	1.62
Crompton Greaves Ltd.	Capital Goods - Electrical	1.60
Divi's Laboratories Ltd.	Pharmaceuticals	1.59
Petronet LNG Ltd.	Gas Distribution	1.25
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.09
Other Equity below 1% corpus		4.78
Cash Bank & Others (Non Interest Bearing)		6.47
Total		100.00

Fund Performance

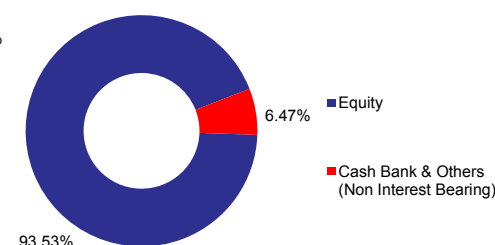
PERIOD	DATE	NAV	CNX India 500 Shariah Index	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	12.3348	1369.32	14.21%	12.38%
Last 1 Year	28-Feb-13	12.0303	1328.61	17.10%	15.82%
Last 2 Years	29-Feb-12	11.3377	1273.24	11.47%	9.94%
Last 3 Years	28-Feb-11	11.0033	1241.55	8.59%	7.42%
Last 4 Years	26-Feb-10	10.0827	1206.40	8.72%	6.27%
Since Inception	16-Oct-09	10.0000	1217.76	8.15%	5.50%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Super Select Equity Pension Fund

ULIF 037 04/01/10 FSS 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation. The fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, Banks and Financial Institutions.

NAV as on 28 Feb, 14 : ₹13.3361

Benchmark : CNX India 500 Shariah Index - 100%

Corpus as on 28 Feb, 14 : ₹29.92 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		94.58
Reliance Industries Ltd.	Refineries	8.29
Tata Consultancy Services Ltd.	IT - Software	6.84
HCL Technologies Ltd.	IT - Software	5.27
Maruti Suzuki India Ltd.	Automobile	3.89
Tech Mahindra Ltd.	IT - Software	3.62
IPCA Laboratories Ltd.	Pharmaceuticals	3.56
Hindustan Unilever Ltd.	FMCG	3.49
Motherson Sumi Systems Ltd.	Auto Ancillaries	3.37
Lupin Ltd.	Pharmaceuticals	3.33
Hero Motocorp Ltd.	Automobile	3.29
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	3.19
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	2.91
Bharti Airtel Ltd.	Telecomm-Service	2.77
Britannia Industries Limited	FMCG	2.70
Havells India Ltd.	Capital Goods - Electrical	2.57
Wipro Ltd.	IT - Software	2.40
Bajaj Auto Ltd.	Automobile	2.39

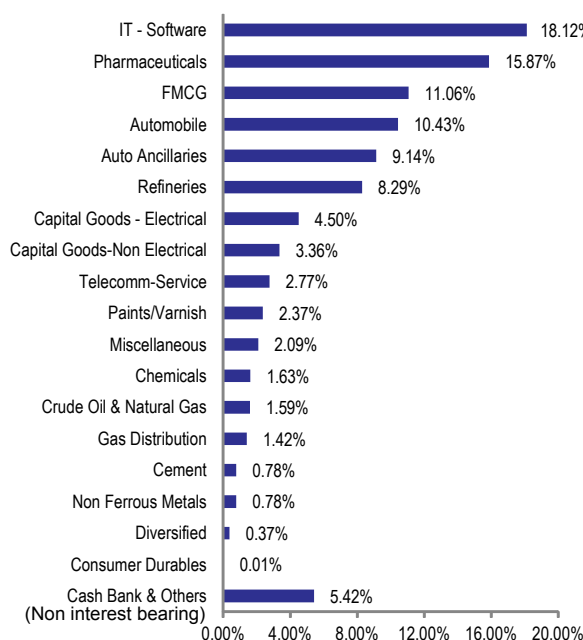
Instrument	Industry/Rating	% Of NAV
Divi's Laboratories Ltd.	Pharmaceuticals	2.38
Asian Paints Ltd.	Paints/Varnish	2.37
WABCO India Ltd.	Auto Ancillaries	2.34
Bosch Ltd.	Auto Ancillaries	2.20
AIA Engineering Ltd.	Miscellaneous	2.09
Cummins India Ltd.	Capital Goods-Non Electrical	2.03
Godrej Consumer Products Ltd.	FMCG	1.96
Crompton Greaves Ltd.	Capital Goods - Electrical	1.93
Glenmark Pharmaceuticals Ltd.	Pharmaceuticals	1.90
Pidilite Industries Ltd.	Chemicals	1.63
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	1.51
Petronet LNG Ltd.	Gas Distribution	1.42
SKF India Ltd.	Auto Ancillaries	1.23
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.16
Other Equity below 1% corpus		4.57
Cash Bank & Others(Non Interest Bearing)		5.42
Total		100.00

Fund Performance

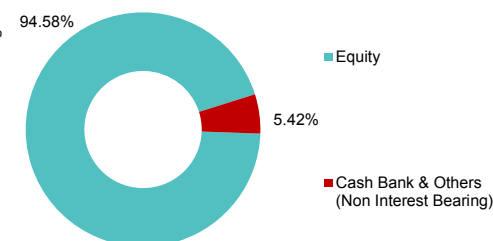
PERIOD	DATE	NAV	CNX India 500 Shariah Index	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	11.5649	1369.32	15.32%	12.38%
Last 1 Year	28-Feb-13	11.2805	1328.61	18.22%	15.82%
Last 2 Years	29-Feb-12	10.7645	1273.24	11.31%	9.94%
Last 3 Years	28-Feb-11	10.5546	1241.55	8.11%	7.42%
Last 4 Years	26-Feb-10	9.9754	1206.40	7.53%	6.27%
Since Inception	04-Jan-10	10.0000	1274.34	7.18%	4.65%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund



Liquid Fund

ULIF 003 04/02/04 TLL 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made primarily in money market and debt securities. The fund will have no investments in equity or equity linked instruments at any point in time.

NAV as on 28 Feb, 14 : ₹18.7870

Benchmark : CRISIL Liquid Fund Index -100%

Corpus as on 28 Feb, 14 : ₹16.22 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

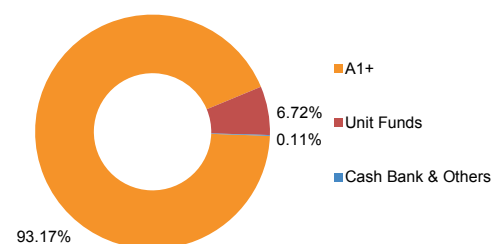
Instrument	Industry/Rating	% Of NAV
CD/CP's		93.17
Punjab and National Bank CD 05-Mar-14	A1+	9.24
Bank of India 03-June-14	A1+	9.07
Corporation Bank CD 05-June-14	A1+	9.06
Allahabad Bank CD 17-Mar-14	A1+	8.60
PFC Ltd. CP 15-Jul-14	A1+	8.34
Canara Bank CD 02-Dec-14	A1+	8.33
BANK OF BARODA CD 10-Dec-14	A1+	8.32
State Bank Of Patiala CD 29-Dec-14	A1+	8.02
ICICI BANK CD 27-Jan-15	A1+	7.96
REC Ltd. CP 31-Jul-14	A1+	7.42
Andhra Bank CD 14-Mar-14	A1+	7.38
EXPORT-IMPORT BANK OF INDIA CD 19-Dec-14	A1+	1.43
Unit Funds		6.72
UTI MMF - Instn Growth Plan		4.38
Religare Invesco Liquid Fund - Growth		2.34
Cash Bank & Others		0.11
Total		100.00

Fund Performance

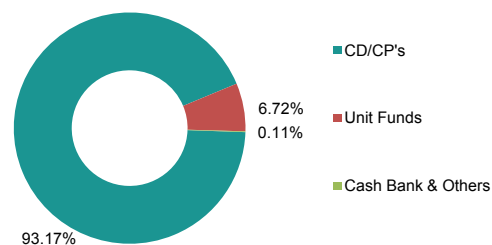
PERIOD	DATE	NAV	Crisil Liquid Fund Index	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	18.0787	2005.44	3.92%	5.14%
Last 1 Year	28-Feb-13	17.3947	1931.63	8.00%	9.16%
Last 2 Years	29-Feb-12	15.9526	1782.95	8.52%	8.75%
Last 3 Years	28-Feb-11	14.6823	1645.33	8.56%	8.62%
Last 4 Years	26-Feb-10	13.8927	1554.03	7.84%	7.93%
Last 5 Years	27-Feb-09	13.0630	1496.11	7.54%	7.10%
Since Inception	02-Mar-04	10.0000	1103.15	6.51%	6.69%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

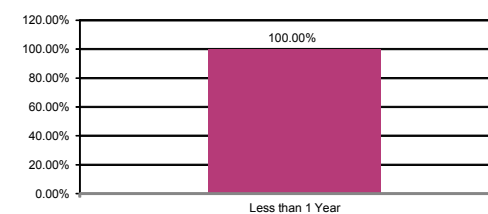
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Income Fund

ULIF 002 04/02/04 TIL 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The Fund will have no investments in equity or equity linked instruments at any point in time.

NAV as on 28 Feb, 14 : ₹17.6642

Benchmark : CRISIL Composite Bond Index -100%

Corpus as on 28 Feb, 14 : ₹111.58 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
CD/CP's		9.24
Oriental Bank of Commerce CD 11-Sep-14	A1+	3.94
Oriental Bank of Commerce CD 05-June-14	A1+	3.51
Bank of Baroda CD 05-Mar-14	A1+	1.79
Government Securities		56.04
7.16% GOI 20-May-23	Sovereign	8.90
8.83% GOI 12-Dec-41	Sovereign	8.24
8.30% GOI 31-Dec-42	Sovereign	7.32
8.24% GOI 15-Feb-27	Sovereign	6.94
7.28% GOI 03-Jun-19	Sovereign	6.50
8.19% GOI 16-Jan-20	Sovereign	5.77
8.12% GOI 10-Dec-20	Sovereign	2.33
8.91% Gujarat SDL 22-Aug-22	Sovereign	1.56
8.84% Maharashtra SDL 17-Oct-22	Sovereign	1.56
8.79% Gujarat SDL 25-Oct-22	Sovereign	1.55
8.15% GOI 11-Jun-22	Sovereign	1.52
8.28% GOI 21-Sep-27	Sovereign	1.49
8.33% GOI 09-Jul-26	Sovereign	0.84
8.83% GOI 25-Nov-23	Sovereign	0.72
7.61% GOI 07-Mar-15	Sovereign	0.51
8.97% GOI 05-Dec-30	Sovereign	0.26
6.25% GOI 02-Jan-18	Sovereign	0.03
Corporate Bonds		27.93
10.40% Reliance Ports & Terminals Ltd. 18-July-21	AAA	4.43

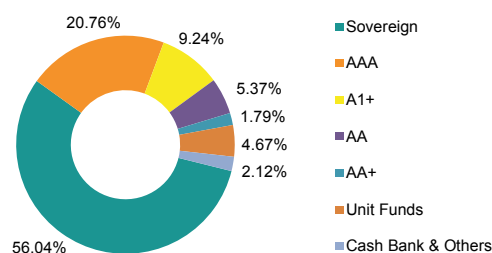
Instrument	Industry/Rating	% Of NAV
2.00% Indian Hotels Ltd. 09-Dec-14	AA	2.89
2.00% Tata Steel Ltd. 23-Apr-22	AA	2.48
9.57% IRFC Ltd. 31-May-21	AAA	2.42
9.75% HDFC Ltd. 07-Dec-16	AAA	2.24
10.20% Sundaram Finance Ltd. 21-Jul-14	AA+	1.79
9.43% IRFC Ltd. 23-May-18	AAA	1.78
0.00% NABARD 01-Jan-19	AAA	1.71
8.75% SAIL 23-Apr-20	AAA	1.19
9.70% HDFC Ltd. 07-Jun-17	AAA	0.89
9.64% PGC Ltd. 31-May-18	AAA	0.89
9.64% PGC Ltd. 31-May-21	AAA	0.89
8.85% PGC Ltd. 19-Oct-16	AAA	0.88
8.79% IRFC Ltd 04-May-30	AAA	0.84
8.40% HDFC Ltd. 08-Dec-14	AAA	0.62
9.35% PGC Ltd. 29-Aug-20	AAA	0.61
8.50% EXIM BANK 08-July-23	AAA	0.58
9.35% PGC Ltd. 29-Aug-25	AAA	0.35
7.45% SBI 05-May-15	AAA	0.17
10.10% SBI 12-Sept-22	AAA	0.09
9.85% EXIM Bank 21-Mar-17	AAA	0.09
7.95% PFC Ltd. 24-Feb-16	AAA	0.09
Unit Funds		4.67
UTI MMF - Instn Growth Plan		4.46
Religare Invesco Liquid Fund - Growth		0.21
Cash Bank & Others		2.12
Total		100.00

Fund Performance

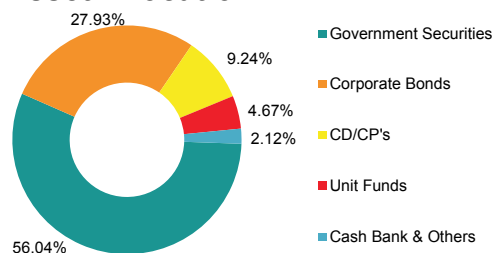
PERIOD	DATE	NAV	Crisil Composite Bond Index	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	16.9765	1923.46	4.05%	4.86%
Last 1 Year	28-Feb-13	17.0567	1951.91	3.56%	3.33%
Last 2 Years	29-Feb-12	15.5047	1790.26	6.74%	6.14%
Last 3 Years	28-Feb-11	14.0739	1653.11	7.87%	6.85%
Last 4 Years	26-Feb-10	13.2853	1574.18	7.38%	6.39%
Last 5 Years	27-Feb-09	12.3850	1510.38	7.36%	5.95%
Since Inception	02-Mar-04	10.0000	1193.20	5.85%	5.39%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

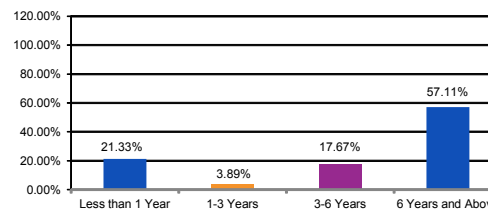
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Short Term Fixed Income Fund

ULIF 008 01/07/06 TFL 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the Fund is to generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.

NAV as on 28 Feb, 14 : ₹16.9032

Benchmark : CRISIL Short Term Bond Index -100%

Corpus as on 28 Feb, 14 : ₹34.53 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
CD/CP's		30.45
Bank of India 03-June-14	A1+	7.95
Corporation Bank CD 05-June-14	A1+	7.09
Canara Bank CD 02-Dec-14	A1+	6.74
Punjab and National Bank CD 05-Mar-14	A1+	4.34
Bank of Baroda CD 05-Mar-14	A1+	1.45
Andhra Bank CD 14-Mar-14	A1+	1.44
Allahabad Bank CD 17-Mar-14	A1+	1.44
Corporate Bonds		62.09
7.65% REC Ltd. 31-Jan-16	AAA	6.98
9.75% HDFC Ltd. 07-Dec-16	AAA	5.78
9.5% United Phosphorus Ltd. 12-Jan-15	AA+	5.76
8.90% PGC Ltd. 25-Feb-15	AAA	5.38
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	4.36
8.97% AIRPORT AUTHORITY OF INDIA 11-Oct-16	AAA	4.27

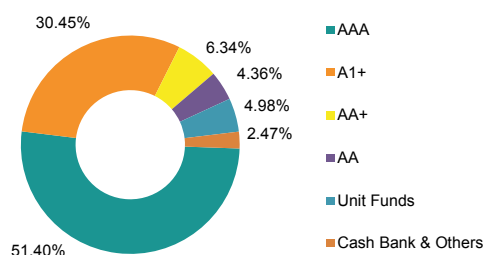
Instrument	Industry/Rating	% Of NAV
8.45% NABARD 18-May-16	AAA	4.23
9.15% IDFC Ltd. 19-Feb-16	AAA	4.01
8.35% PFC Ltd. 15-May-16	AAA	3.38
9.67% Tata Sons Ltd. 31-Aug-15	AAA	2.89
9.14 % IDFC 27-Jan-16	AAA	2.86
8.50% PFC Ltd. 15-Dec-14	AAA	2.86
9.75% IDFC Ltd. 11-Jul-14	AAA	2.32
8.85% PGC Ltd. 19-Oct-16	AAA	2.12
9.8% PFC Ltd 27-Sep-16	AAA	1.74
9.35% HDFC Ltd. 04-Mar-16	AAA	1.72
8.40% HDFC Ltd. 08-Dec-14	AAA	0.86
9% Coromandal International Ltd. 23-Jul-16	AA+	0.58
Unit Funds		4.98
UTI MMF - Instrn Growth Plan		4.46
Religare Invesco Liquid Fund - Growth		0.52
Cash Bank & Others		2.47
Total		100.00

Fund Performance

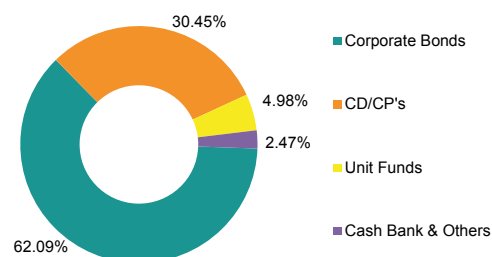
PERIOD	DATE	NAV	Crisil ShortTerm Bond Index	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	16.1107	2061.27	4.92%	5.76%
Last 1 Year	28-Feb-13	15.6649	2009.60	7.90%	8.48%
Last 2 Years	29-Feb-12	14.2968	1847.91	8.73%	8.61%
Last 3 Years	28-Feb-11	13.1850	1701.47	8.63%	8.61%
Last 4 Years	26-Feb-10	12.6682	1621.98	7.48%	7.67%
Last 5 Years	27-Feb-09	11.9080	1539.75	7.26%	7.20%
Since Inception	01-Jul-06	10.0000	1242.00	7.08%	7.61%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

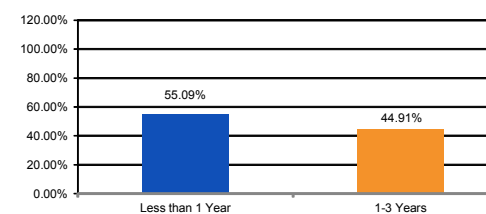
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Whole Life Short Term Fixed Income Fund

ULIF 013 04/01/07 WLF 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the Fund is to generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.

NAV as on 28 Feb, 14 : ₹16.4387

Benchmark : CRISIL Short Term Bond Index -100%

Corpus as on 28 Feb, 14 : ₹142.24 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
CD/CP's		25.31
Corporation Bank CD 05-June-14	A1+	7.03
BANK OF BARODA CD 10-Dec-14	A1+	5.50
Canara Bank CD 02-Dec-14	A1+	5.24
AXIS BANK LIMITED CD 09-SEP-14	A1+	3.34
Bank of Baroda CD 05-Mar-14	A1+	2.81
Andhra Bank CD 14-Mar-14	A1+	1.40
Corporate Bonds		63.50
9.5% United Phosphorus Ltd. 12-Jan-15	AA+	8.11
8.35% PFC Ltd. 15-May-16	AAA	4.92
10.60% LIC HOUSING FINANCE 06-Sep-16	AAA	3.57
10.20% Sundaram Finance Ltd. 21-Jul-14	AA+	3.52
9.20% IDFC 01-Oct-16	AAA	3.48
9.35% PGC Ltd. 29-Aug-16	AAA	3.48
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	2.82
9.655% NABARD 18-Oct-14	AAA	2.81
9.63% PFC Ltd. 15-Dec-14	AAA	2.80
9.67% Tata Sons Ltd. 31-Aug-15	AAA	2.80
9.14 % IDFC 27-Jan-16	AAA	2.78
9.64% PGC Ltd. 31-May-16	AAA	2.63

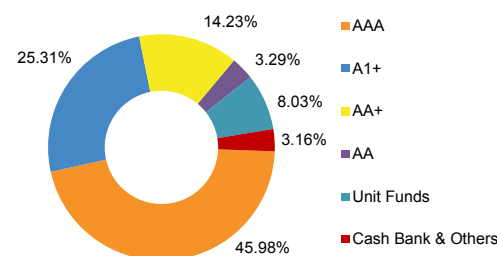
Instrument	Industry/Rating	% Of NAV
9.40% NHB 10-Jan-15	AAA	2.45
8.84% RURAL ELECTRIFICATION CORPORATION 16-Oct-14	AAA	2.44
8.97% AIRPORT AUTHORITY OF INDIA 11-Oct-16	AAA	2.42
8.40% HDFC Ltd. 08-Dec-14	AAA	2.22
10.70% Sundaram Finance Ltd. 06-Jun-14	AA+	2.11
9.75% IDFC Ltd. 11-Jul-14	AAA	1.76
9.80% LIC Housing Finance Ltd. 09-Jan-15	AAA	1.76
8.85% PGC Ltd. 19-Oct-16	AAA	1.38
7.95% PFC Ltd. 24-Feb-16	AAA	1.02
8.45% NABARD 18-May-16	AAA	0.68
9% Coromandal International Ltd. 23-Jul-16	AA+	0.48
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	0.48
2.00% Indian Hotels Ltd. 09-Dec-14	AA	0.47
9.20% PGC Ltd. 12-Mar-15	AAA	0.09
Unit Funds		8.03
UTI MMF - Instn Growth Plan		4.49
Religare Invesco Liquid Fund - Growth		3.54
Cash Bank & Others		3.16
Total		100.00

Fund Performance

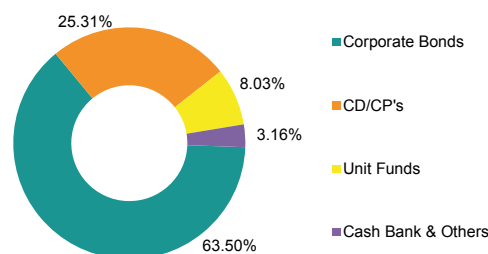
PERIOD	DATE	NAV	Crisil Short Term Bond Index	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	15.6632	2061.27	4.95%	5.76%
Last 1 Year	28-Feb-13	15.1928	2009.60	8.20%	8.48%
Last 2 Years	29-Feb-12	13.8760	1847.91	8.84%	8.61%
Last 3 Years	28-Feb-11	12.7181	1701.47	8.93%	8.61%
Last 4 Years	26-Feb-10	12.1254	1621.98	7.91%	7.67%
Last 5 Years	27-Feb-09	11.3650	1539.75	7.66%	7.20%
Since Inception	08-Jan-07	10.0000	1281.09	7.20%	7.72%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

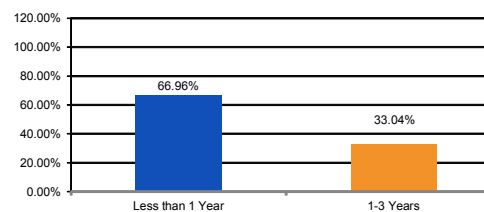
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Whole Life Income Fund

ULIF 012 04/01/07 WLI 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The Fund will have no investments in equity or equity linked instruments at any point in time.

NAV as on 28 Feb, 14 : ₹16.0341

Benchmark : CRISIL Composite Bond Index -100%

Corpus as on 28 Feb, 14 : ₹237.77 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
CD/CP's		10.36
Oriental Bank of Commerce CD 11-Sep-14	A1+	3.54
State Bank of Travancore CD 19-Sep-14	A1+	3.53
Oriental Bank of Commerce CD 05-June-14	A1+	3.30
Government Securities		49.38
7.28% GOI 03-Jun-19	Sovereign	7.55
8.30% GOI 31-Dec-42	Sovereign	6.71
7.16% GOI 20-May-23	Sovereign	6.48
8.24% GOI 15-Feb-27	Sovereign	6.40
8.83% GOI 12-Dec-41	Sovereign	5.88
8.33% GOI 09-Jul-26	Sovereign	4.33
8.12% GOI 10-Dec-20	Sovereign	2.14
8.19% GOI 16-Jan-20	Sovereign	1.81
8.15% GOI 11-Jun-22	Sovereign	1.40
8.28% GOI 21-Sep-27	Sovereign	1.36
8.91% Gujarat SDL 22-Aug-22	Sovereign	1.26
8.84% Maharashtra SDL 17-Oct-22	Sovereign	1.26
8.83% GOI 25-Nov-23	Sovereign	1.17
8.79% Gujarat SDL 25-Oct-22	Sovereign	0.91
8.79% GOI 08-Nov-21	Sovereign	0.72
Corporate Bonds		30.47
9.75% HDFC Ltd. 07-Dec-16	AAA	4.20
2.00% Tata Steel Ltd. 23-Apr-22	AA	3.88
10.40% Reliance Ports & Terminals Ltd. 18-July-21	AAA	3.85

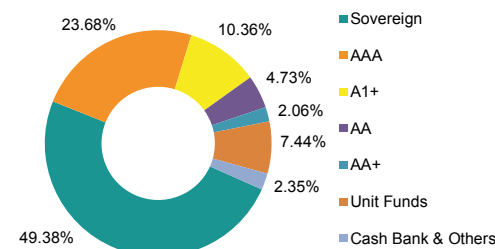
Instrument	Industry/Rating	% Of NAV
9.57% IRFC Ltd. 31-May-21	AAA	3.45
8.50% EXIM BANK 08-July-23	AAA	3.10
0.00% NABARD 01-Jan-19	AAA	1.60
8.19% IRFC Ltd. 27-Apr-19	AAA	1.39
10.70% Sundaram Finance Ltd. 06-Jun-14	AA+	1.22
9.80% LIC Housing Finance Ltd. 09-Jan-15	AAA	1.05
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	0.84
10.20% Sundaram Finance Ltd. 21-Jul-14	AA+	0.84
9.43% IRFC Ltd. 23-May-18	AAA	0.82
9.30% SAIL 25-May-19	AAA	0.82
9.30% SAIL 25-May-21	AAA	0.54
8.35% HDFC Ltd. 19-Jul-15	AAA	0.42
9.70% HDFC Ltd. 07-Jun-17	AAA	0.42
9.64% PGC Ltd. 31-May-18	AAA	0.42
9.64% PGC Ltd. 31-May-21	AAA	0.40
8.75% SAIL 23-Apr-20	AAA	0.32
9.00% PFC Ltd. 11-Mar-28	AAA	0.04
8.84% NTPC Ltd. 04-Oct-22	AAA	0.02
9.75% SBI Series 3 Lower Tier II 16-Mar-21	AAA	0.02
Unit Funds		7.44
UTI MMF - Instr Growth Plan		4.48
Religare Invesco Liquid Fund - Growth		2.96
Cash Bank & Others		2.35
Total		100.00

Fund Performance

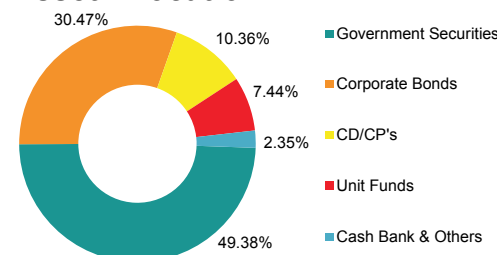
PERIOD	DATE	NAV	Crisil Composite Bond Index	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	15.3761	1923.46	4.28%	4.86%
Last 1 Year	28-Feb-13	15.4282	1951.91	3.93%	3.33%
Last 2 Years	29-Feb-12	13.9581	1790.26	7.18%	6.14%
Last 3 Years	28-Feb-11	12.7038	1653.11	8.07%	6.85%
Last 4 Years	26-Feb-10	12.0326	1574.18	7.44%	6.39%
Last 5 Years	27-Feb-09	11.2700	1510.38	7.31%	5.95%
Since Inception	08-Jan-07	10.0000	1298.79	6.83%	6.35%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

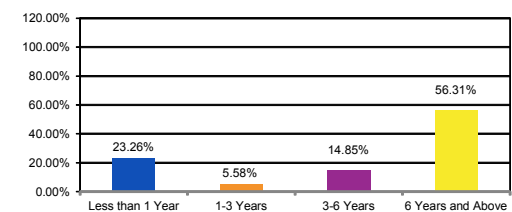
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Future Income Pension Fund

ULIF 022 04/02/08 FIP 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The Fund will have no investments in equity or equity linked instruments at any point in time.

NAV as on 28 Feb, 14 : ₹14.7595

Benchmark : CRISIL Composite Bond Index -100%

Corpus as on 28 Feb, 14 : ₹36.26 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
Government Securities		49.52
8.20% GOI 24-Sep-25	Sovereign	11.07
7.28% GOI 03-Jun-19	Sovereign	10.26
8.15% GOI 11-Jun-22	Sovereign	7.78
8.83% GOI 12-Dec-41	Sovereign	4.90
8.33% GOI 09-Jul-26	Sovereign	3.87
8.28% GOI 21-Sep-27	Sovereign	3.82
8.24% GOI 15-Feb-27	Sovereign	3.18
8.19% GOI 16-Jan-20	Sovereign	1.32
8.91% Gujarat SDL 22-Aug-22	Sovereign	1.07
8.84% Maharashtra SDL 17-Oct-22	Sovereign	1.07
8.79% Gujarat SDL 25-Oct-22	Sovereign	1.06
10.18% GOI 11-Sep-26	Sovereign	0.13
Corporate Bonds		37.69
9.57% IRFC Ltd. 31-May-21	AAA	9.10
9.00% PFC Ltd. 11-Mar-28	AAA	5.21

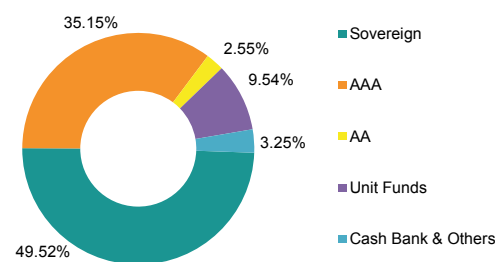
Instrument	Industry/Rating	% Of NAV
9.75% HDFC Ltd. 07-Dec-16	AAA	4.13
9.20% PGC Ltd. 12-Mar-15	AAA	3.42
8.90% PGC Ltd. 25-Feb-15	AAA	3.42
9.35% HDFC Ltd. 04-Mar-16	AAA	3.28
8.45% NABARD 18-May-16	AAA	2.69
2.00% Tata Steel Ltd. 23-Apr-22	AA	2.55
9.48% REC Ltd. 10-Aug-21	AAA	1.63
9.75% SBI Series 3 Lower Tier II 16-Mar-21	AAA	0.88
10.40% Reliance Ports & Terminals Ltd. 18-July-21	AAA	0.85
9.60% HDFC Ltd. 07-Apr-16	AAA	0.27
8.30% HDFC Ltd. 23-Jun-15	AAA	0.27
Unit Funds		9.54
UTI MMF - Instn Growth Plan		4.44
Religare Invesco Liquid Fund - Growth		3.94
Kotak Liquid-Plan A -(Growth)		1.16
Cash Bank & Others		3.25
Total		100.00

Fund Performance

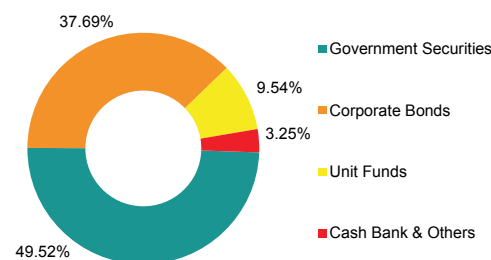
PERIOD	DATE	NAV	Crisil Composite Bond Index	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	14.2089	1923.46	3.88%	4.86%
Last 1 Year	28-Feb-13	14.2418	1951.91	3.64%	3.33%
Last 2 Years	29-Feb-12	12.9366	1790.26	6.81%	6.14%
Last 3 Years	28-Feb-11	11.9062	1653.11	7.42%	6.85%
Last 4 Years	26-Feb-10	11.3590	1574.18	6.77%	6.39%
Last 5 Years	27-Feb-09	10.7310	1510.38	6.58%	5.95%
Since Inception	04-Feb-08	10.0000	1404.20	6.62%	6.15%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

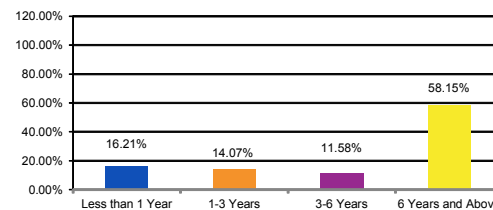
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Bond Fund

ULIF 030 12/01/09 IBF 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The objective of the scheme is to invest in Government Bonds and highly rated Fixed income instruments. The primary objective of the fund is to conserve capital while generating income by investing in short to medium term debt instruments of various maturities.

NAV as on 28 Feb, 14 : ₹13.7588

Benchmark : CRISIL Composite Bond Index -100%

Corpus as on 28 Feb, 14 : ₹20.65 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
Government Securities		57.22
7.28% GOI 03-Jun-19	Sovereign	13.51
8.19% GOI 16-Jan-20	Sovereign	9.24
8.33% GOI 09-Jul-26	Sovereign	4.99
8.83% GOI 12-Dec-41	Sovereign	4.65
8.15% GOI 11-Jun-22	Sovereign	4.55
8.28% GOI 21-Sep-27	Sovereign	4.47
8.79% Gujarat SDL 25-Oct-22	Sovereign	3.49
8.24% GOI 15-Feb-27	Sovereign	3.35
8.20% GOI 24-Sep-25	Sovereign	2.90
9.15% GOI 14-Nov-24	Sovereign	2.41
8.79% GOI 08-Nov-21	Sovereign	2.36
7.49% GOI 16-Apr-17	Sovereign	1.17
10.70% GOI 22-Apr-20	Sovereign	0.13
Corporate Bonds		32.03
9.57% IRFC Ltd. 31-May-21	AAA	5.81

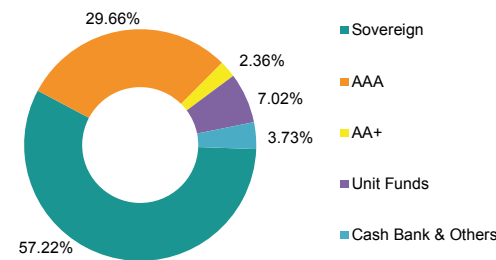
Instrument	Industry/Rating	% Of NAV
9.76% LIC Housing Finance Ltd. 11-Dec-14	AAA	4.84
8.94% PFC Ltd. 25-Mar-28	AAA	4.55
9.70% HDFC Ltd. 07-Jun-17	AAA	3.86
9.00% PFC Ltd. 11-Mar-28	AAA	3.66
9.35% HDFC Ltd. 04-Mar-16	AAA	2.88
10.40% Reliance Ports & Terminals Ltd. 18-July-21	AAA	2.49
9.25% Dr Reddy's Lab Ltd. 24-Mar-14	AA+	2.36
8.90% PGC Ltd. 25-Feb-15	AAA	0.60
9.95% SBI 16-Mar-26	AAA	0.58
9.75% SBI Series 3 Lower Tier II 16-Mar-21	AAA	0.39
Unit Funds		7.02
UTI MMF - Instrn Growth Plan		4.41
Religare Invesco Liquid Fund - Growth		2.62
Cash Bank & Others		3.73
Total		100.00

Fund Performance

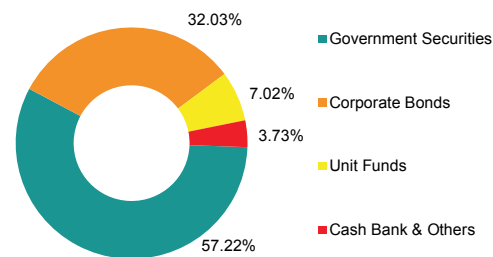
PERIOD	DATE	NAV	Crisil Composite Bond Index	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	13.2640	1923.46	3.73%	4.86%
Last 1 Year	28-Feb-13	13.3781	1951.91	2.85%	3.33%
Last 2 Years	29-Feb-12	12.1884	1790.26	6.25%	6.14%
Last 3 Years	28-Feb-11	11.2675	1653.11	6.89%	6.85%
Last 4 Years	26-Feb-10	10.8388	1574.18	6.15%	6.39%
Last 5 Years	27-Feb-09	10.1940	1510.38	6.18%	5.95%
Since Inception	12-Jan-09	10.0000	1503.68	6.42%	5.89%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

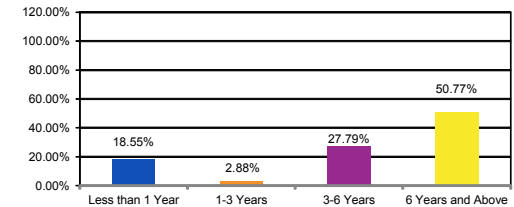
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Apex Investment Fund

ULIF 031 18/02/09 AIN 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Investment Fund is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be no more than 100% in Money Markets and Cash.

NAV as on 28 Feb, 14 : ₹10.0087

Benchmark : -

Corpus as on 28 Feb, 14 : ₹0.06 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

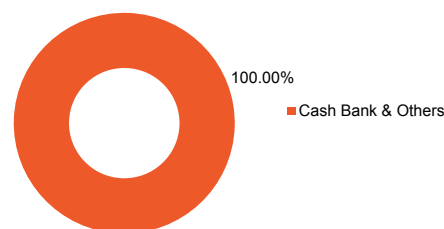
Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

Fund Performance

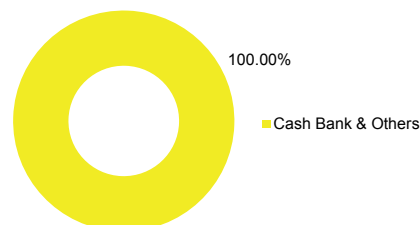
PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	9.9971	0.12%
Last 1 Year	28-Feb-13	10.0017	0.07%
Last 2 Years	29-Feb-12	10.0149	-0.03%
Last 3 Years	28-Feb-11	10.0065	0.01%
Last 4 Years	26-Feb-10	10.0031	0.01%
Last 5 Years	27-Feb-09	9.9970	0.02%
Since Inception	18-Feb-09	10.0000	0.02%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

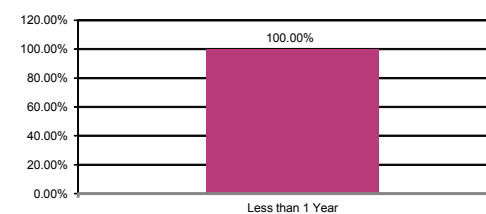
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 10 Investment Fund

ULIF 039 20/01/10 PI2 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension Investment Fund (10 Years) is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

NAV as on 28 Feb, 14 : ₹10.0012

Benchmark : -

Corpus as on 28 Feb, 14 : ₹0.09 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

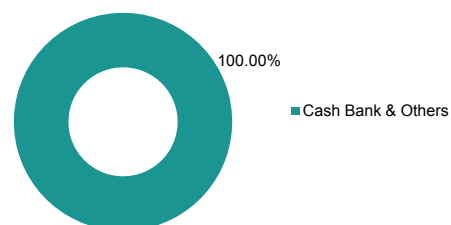
Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

Fund Performance

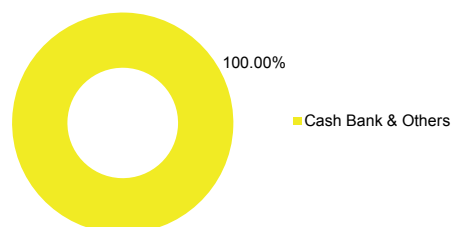
PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	9.9970	0.04%
Last 1 Year	28-Feb-13	10.0348	-0.33%
Last 2 Years	29-Feb-12	10.0159	-0.07%
Last 3 Years	28-Feb-11	10.0089	-0.03%
Last 4 Years	26-Feb-10	10.0114	-0.03%
Since Inception	20-Jan-10	10.0000	0.00%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

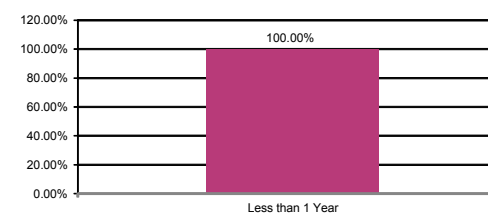
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 15 Investment Fund

ULIF 040 20/01/10 PI3 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension Investment Fund (15 Years) is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

NAV as on 28 Feb, 14 : ₹10.0615

Benchmark : -

Corpus as on 28 Feb, 14 : ₹0.50 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

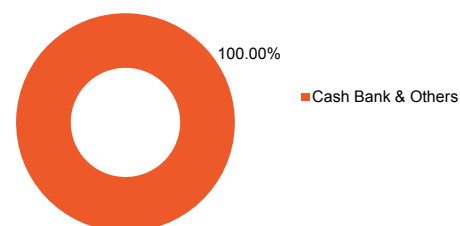
Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

Fund Performance

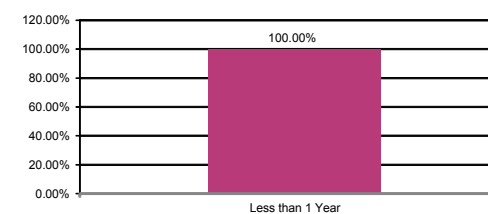
PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.0991	-0.37%
Last 1 Year	28-Feb-13	10.0324	0.29%
Last 2 Years	29-Feb-12	10.0153	0.23%
Last 3 Years	28-Feb-11	10.0088	0.18%
Last 4 Years	26-Feb-10	10.0097	0.13%
Since Inception	20-Jan-10	10.0000	0.15%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

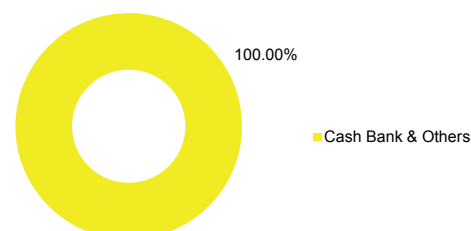
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 20 Investment Fund

ULIF 041 20/01/10 PI4 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension Investment Fund (20 Years) is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

NAV as on 28 Feb, 14 : ₹10.0038

Benchmark : -

Corpus as on 28 Feb, 14 : ₹0.09 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

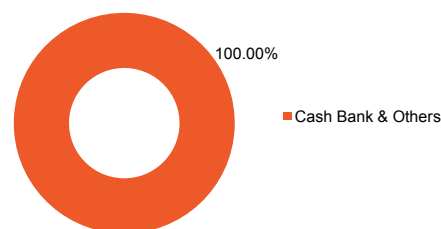
Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

Fund Performance

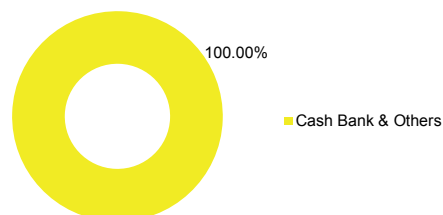
PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.0161	-0.12%
Last 1 Year	28-Feb-13	10.0073	-0.03%
Last 2 Years	29-Feb-12	10.0139	-0.05%
Last 3 Years	28-Feb-11	10.0076	-0.01%
Last 4 Years	26-Feb-10	10.0117	-0.02%
Since Inception	20-Jan-10	10.0000	0.01%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

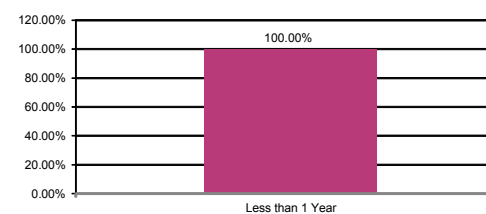
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Apex Plus Investment Fund

ULIF 046 01/02/10 AP1 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex plus Investment Fund is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash

NAV as on 28 Feb, 14 : ₹9.9988

Benchmark : -

Corpus as on 28 Feb, 14 : ₹0.05 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

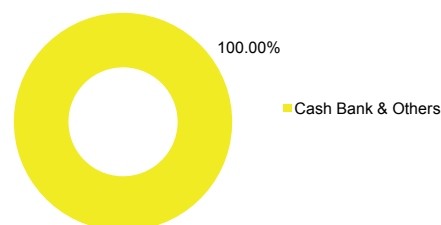
Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

Fund Performance

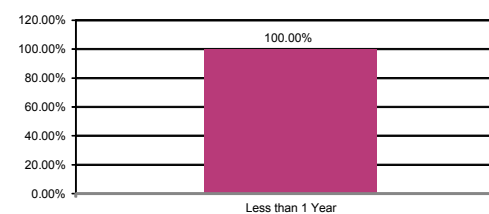
PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.0526	-0.54%
Last 1 Year	28-Feb-13	10.0464	-0.47%
Last 2 Years	29-Feb-12	10.0172	-0.09%
Last 3 Years	28-Feb-11	10.0111	-0.04%
Last 4 Years	26-Feb-10	10.0046	-0.01%
Since Inception	01-Feb-10	10.0000	0.00%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

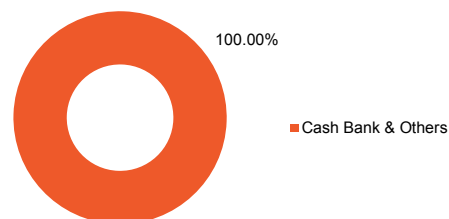
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Discontinued Policy Fund

ULIF 053 07/01/11 DCF 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Discontinued Policy Fund is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low.

NAV as on 28 Feb, 14 : ₹12.7830

Benchmark : -

Corpus as on 28 Feb, 14 : ₹295.74 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
CD/CP's		75.30
REC Ltd. CP 31-Jul-14	A1+	7.41
State Bank Of Patiala CD 29-Dec-14	A1+	7.16
ICICI BANK CD 27-Jan-15	A1+	7.11
EXPORT-IMPORT BANK OF INDIA CD 19-Dec-14	A1+	7.03
Andhra Bank CD 14-Mar-14	A1+	6.78
Punjab and National Bank CD 05-Mar-14	A1+	6.67
Bank of India 03-June-14	A1+	5.90
PFC Ltd. CP 15-Jul-14	A1+	5.85
BANK OF BARODA CD 10-Dec-14	A1+	4.03
Allahabad Bank CD 17-Mar-14	A1+	3.97

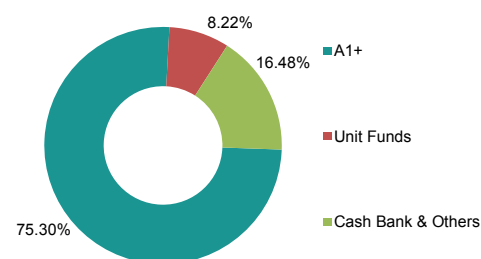
Instrument	Industry/Rating	% Of NAV
Canara Bank CD 02-Dec-14	A1+	3.35
Corporation Bank CD 05-June-14	A1+	3.31
Oriental Bank of Commerce CD 05-June-14	A1+	2.72
Bank of Baroda CD 05-Mar-14	A1+	1.69
State Bank of Travancore CD 19-Sep-14	A1+	1.48
AXIS BANK LIMITED CD 09-SEP-14	A1+	0.84
Unit Funds		8.22
Axis Liquid Fund - Growth Option		4.49
Kotak Liquid-Plan A -(Growth)		2.16
Religare Invesco Liquid Fund - Growth		1.56
Cash Bank & Others		16.48
Total		100.00

Fund Performance

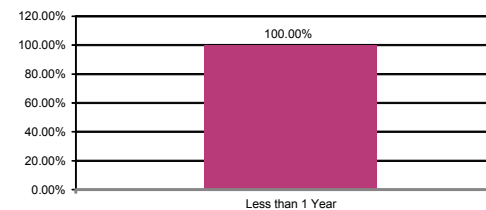
PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	12.2318	4.51%
Last 1 Year	28-Feb-13	11.7297	8.98%
Last 2 Years	29-Feb-12	10.8146	8.72%
Last 3 Years	28-Feb-11	10.0373	8.39%
Since Inception	07-Jan-11	10.0000	8.12%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

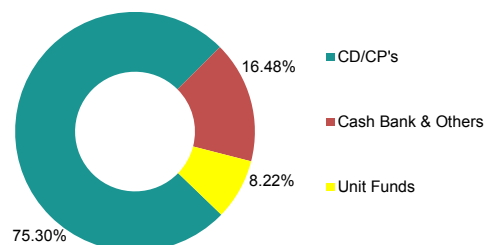
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Investment Fund

ULIF 054 01/02/11 ASI 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Supreme Investment Fund is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

NAV as on 28 Feb, 14 : ₹10.0130

Benchmark : -

Corpus as on 28 Feb, 14 : ₹2.54 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

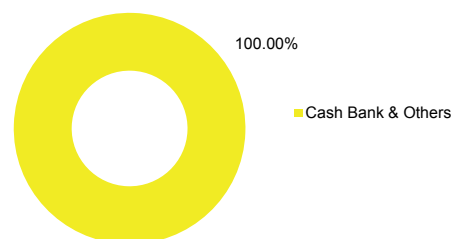
Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

Fund Performance

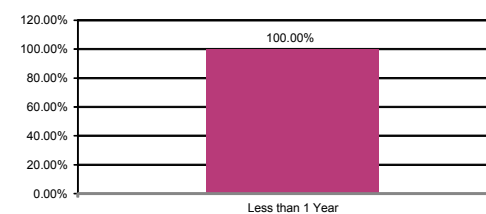
PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.0351	-0.22%
Last 1 Year	28-Feb-13	10.0164	-0.03%
Last 2 Years	29-Feb-12	10.0170	-0.02%
Last 3 Years	28-Feb-11	10.0177	-0.02%
Since Inception	01-Feb-11	10.0000	0.04%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

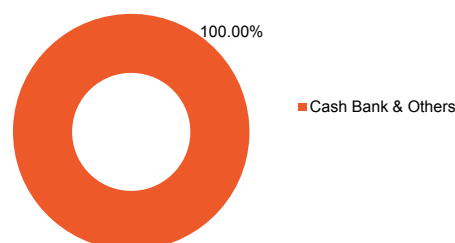
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Investment Fund II

ULIF 056 01/07/11 SI2 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Supreme Investment Fund - II is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash

NAV as on 28 Feb, 14 : ₹10.0080

Benchmark : -

Corpus as on 28 Feb, 14 : ₹0.07 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

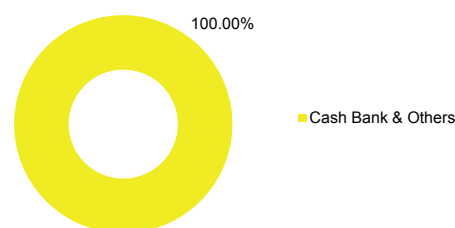
Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

Fund Performance

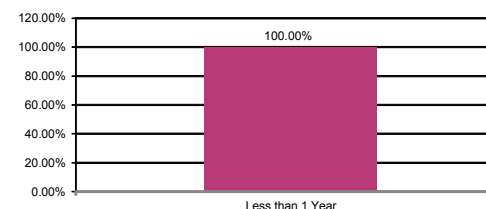
PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.0556	-0.47%
Last 1 Year	28-Feb-13	10.0346	-0.27%
Last 2 Years	29-Feb-12	9.9977	0.05%
Since Inception	01-Jul-11	10.0000	0.03%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

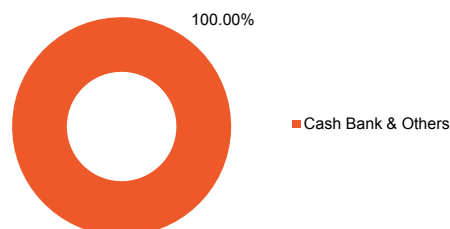
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Investment Fund III

ULIF 058 01/11/11 SI3 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Supreme Investment Fund - III is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

NAV as on 28 Feb, 14 : ₹10.0113

Benchmark : -

Corpus as on 28 Feb, 14 : ₹1.14 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

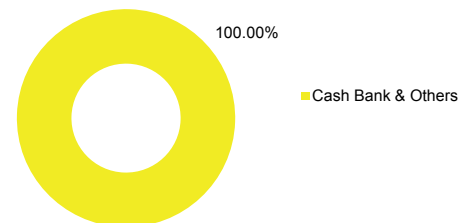
Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

Fund Performance

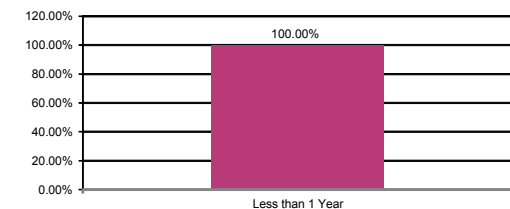
PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.0115	0.00%
Last 1 Year	28-Feb-13	10.0436	-0.32%
Last 2 Years	29-Feb-12	10.0261	-0.07%
Since Inception	1-Nov-11	10.0000	0.05%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

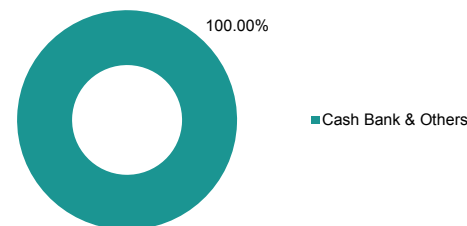
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex pension Investment Fund

ULIF 038 20/01/10 P11 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension Investment Fund is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

NAV as on 28 Feb, 14 : ₹10.0000

Benchmark : -

Corpus as on 28 Feb, 14 : 0.00 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		-
Total		-

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	9.9992	0.01%
Last 1 Year	28-Feb-13	10.0000	0.00%
Last 2 Year	29-Feb-12	10.0000	0.00%
Last 3 Year	28-Feb-11	10.0000	0.00%
Last 4 Year	26-Feb-10	10.0101	-0.03%
Since Inception	20-Jan-10	10.0000	0.00%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Equity Fund

Debt Fund

Hybrid Fund

Aggressive Growth Fund	Stable Growth Fund	Whole Life Aggressive Growth Fund	Whole Life Stable Growth Fund	Growth Maximiser Fund
Growth Enabler Fund	Capital Guarantee Fund	Future Capital Guarantee Pension Fund	Future Growth Pension Fund	Future Balanced Pension Fund
110% Capital Guarantee Fund	Aggressive Flexi Fund	Stable Flexi Fund	Apex Return Lock-in-Fund	Apex Return Lock-in-Fund II
Super 110% Capital Guarantee Fund	Apex Plus Return Lock-in-Fund	Apex Pension Return Lock-in Fund	Apex Pension 10 Return Lock-in Fund	Apex Pension 15 Return Lock-in Fund
Apex Pension 20 Return Lock-in Fund	Apex Plus Return Lock-in-Fund II	Apex Pension Return Lock-in-Fund II	Apex Pension 10 Return Lock-in Fund II	Apex Pension 15 Return Lock-in Fund II
Apex Pension 20 Return Lock-in Fund II	Apex Supreme Return Lock-in Fund	Apex Supreme Return Lock-in Fund II	Apex Supreme Return Lock-in Fund III	Growth Fund
Balanced Fund				

Aggressive Growth Fund

ULIF 006 01/07/06 TAL 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to maximize the returns with medium to high risk.

NAV as on 28 Feb, 14 : ₹17.8562

Benchmark : S&P BSE Sensex - 65% CRISIL Composite Bond Fund Index - 35%

Corpus as on 28 Feb, 14 : ₹223.21 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	15.8852	12.41%	10.43%
Last 1 Year	28-Feb-13	16.6187	7.45%	8.95%
Last 2 Years	29-Feb-12	15.6681	6.75%	8.05%
Last 3 Years	28-Feb-11	15.3352	5.20%	6.18%
Last 4 Years	26-Feb-10	14.2889	5.73%	6.45%
Last 5 Years	27-Feb-09	9.4600	13.55%	14.36%
Since Inception	01-Jul-06	10.0000	7.85%	8.31%

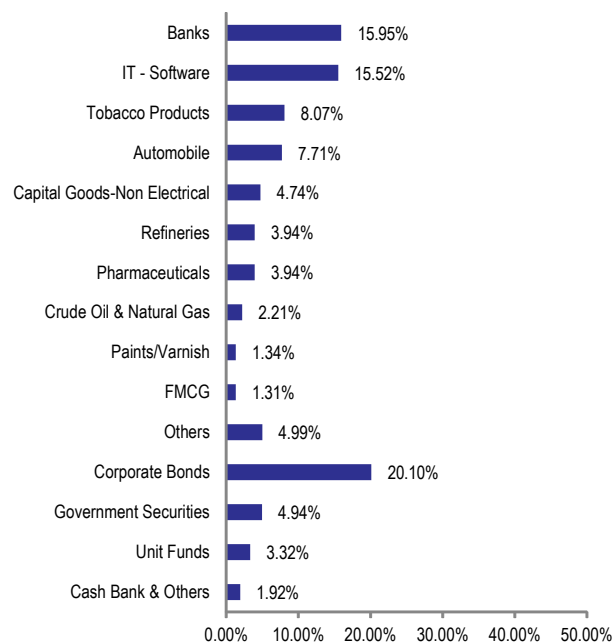
Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

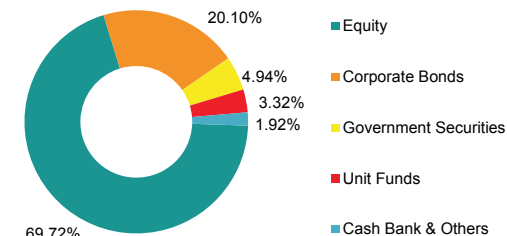
Instrument	Industry/Rating	% Of NAV
Equity		69.72
Infosys Technologies Ltd.	IT - Software	8.35
ITC Ltd.	Tobacco Products	8.07
HDFC Bank Ltd.	Banks	5.85
ICICI Bank Ltd.	Banks	5.66
Tata Consultancy Services Ltd.	IT - Software	4.03
Reliance Industries Ltd.	Refineries	3.94
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.73
Tata Motors Ltd.	Automobile	3.36
Wipro Ltd.	IT - Software	2.22
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.06
ING Vysya Bank Ltd.	Banks	1.76
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.70
Mahindra and Mahindra Ltd.	Automobile	1.62
Maruti Suzuki India Ltd.	Automobile	1.42
State Bank of India	Banks	1.40
Asian Paints Ltd.	Paints/Varnish	1.34
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.33
Nestle India Ltd.	FMCG	1.31
Bajaj Auto Ltd.	Automobile	1.31
IndusInd Bank Ltd.	Banks	1.28
Tata Steel Ltd.	Steel	1.26
Thermax Ltd.	Capital Goods-Non Electrical	1.01
Other Equity below 1% corpus		5.71
Government Securities		4.94
8.79% GOI 08-Nov-21	Sovereign	2.18
8.83% GOI 12-Dec-41	Sovereign	1.76

Instrument	Industry/Rating	% Of NAV
7.16% GOI 20-May-23	Sovereign	0.49
8.12% GOI 10-Dec-20	Sovereign	0.42
7.83% GOI 11-Apr-18	Sovereign	0.09
Corporate Bonds		20.10
8.94% PFC Ltd. 25-Mar-28	AAA	2.53
2.00% Tata Steel Ltd. 23-Apr-22	AA	2.07
2.00% Indian Hotels Ltd. 09-Dec-14	AA	1.81
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	1.80
9.70% HDFC 09-Feb-16	AAA	1.79
8.40% HDFC Ltd. 08-Dec-14	AAA	1.77
8.48% NHAI 22-Nov-28	AAA	1.62
9.70% HDFC Ltd. 07-Jun-17	AAA	1.43
9.60% LIC Housing Finance Ltd. 20-Jul-15	AAA	1.34
9.35% PGC Ltd. 29-Aug-22	AAA	1.31
9.09% IRFC Ltd. 29-Mar-26	AAA	0.87
9.61% PFC Ltd. 29-Jun-21	AAA	0.75
8.50% EXIM BANK 08-July-23	AAA	0.50
9.5% United Phosphorus Ltd. 12-Jan-15	AA+	0.22
8.19% IRFC Ltd. 27-Apr-19	AAA	0.21
9.70% GE Shipping 02-Feb-21	AAA	0.04
9.90% Indian Hotels Ltd. 24-Feb-17	AA	0.04
Unit Funds		3.32
UTI MMF - Instn Growth Plan		3.32
Cash Bank & Others		1.92
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Stable Growth Fund

ULIF 007 01/07/06 TSL 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to provide reasonable returns with low to medium risk.

NAV as on 28 Feb, 14 : ₹18.0311

Benchmark : S&P BSE Sensex - 40%
CRISIL Composite Bond Index - 60%

Corpus as on 28 Feb, 14 : ₹32.75 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	16.6227	8.47%	8.29%
Last 1 Year	28-Feb-13	17.0079	6.02%	6.79%
Last 2 Years	29-Feb-12	15.7434	7.02%	7.31%
Last 3 Years	28-Feb-11	15.0486	6.21%	6.44%
Last 4 Years	26-Feb-10	14.0965	6.35%	6.43%
Last 5 Years	27-Feb-09	10.6930	11.02%	11.13%
Since Inception	01-Jul-06	10.0000	7.99%	7.54%

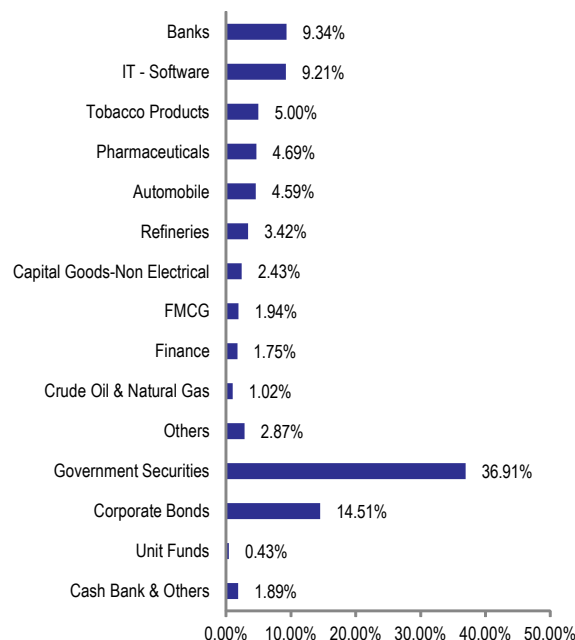
Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

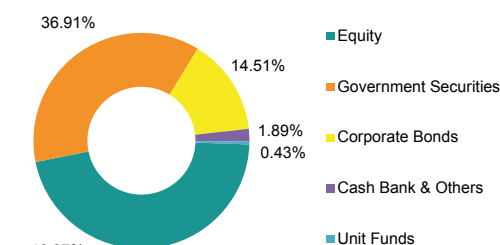
Instrument	Industry/Rating	% Of NAV
Equity		46.27
ITC Ltd.	Tobacco Products	5.00
Infosys Technologies Ltd.	IT - Software	4.67
HDFC Bank Ltd.	Banks	4.29
ICICI Bank Ltd.	Banks	3.51
Reliance Industries Ltd.	Refineries	3.42
Tata Consultancy Services Ltd.	IT - Software	3.13
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.29
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.26
Tata Motors Ltd.	Automobile	2.23
HDFC Ltd.	Finance	1.75
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.55
Hindustan Unilever Ltd.	FMCG	1.34
Mahindra and Mahindra Ltd.	Automobile	1.04
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.02
Other Equity below 1% corpus		8.76

Instrument	Industry/Rating	% Of NAV
Government Securities		36.91
8.20% GOI 24-Sep-25	Sovereign	9.86
8.79% GOI 08-Nov-21	Sovereign	8.92
8.83% GOI 12-Dec-41	Sovereign	7.77
9.15% GOI 14-Nov-24	Sovereign	6.98
8.28% GOI 21-Sep-27	Sovereign	3.38
Corporate Bonds		14.51
9.57% IRFC Ltd. 31-May-21	AAA	6.10
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	4.49
9.70% HDFC Ltd. 07-Jun-17	AAA	3.04
8.84% NTPC Ltd. 04-Oct-22	AAA	0.87
Unit Funds		0.43
UTI MMF - Instn Growth Plan		0.43
Cash Bank & Others		1.89
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Whole Life Aggressive Growth Fund

ULIF 010 04/01/07 WLA 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to maximize the returns with medium to high risk.

NAV as on 28 Feb, 14 : ₹17.4236

Benchmark : Nifty - 65%
CRISIL Composite Bond Index -35%

Corpus as on 28 Feb, 14 : ₹365.87 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	15.4806	12.55%	11.26%
Last 1 Year	28-Feb-13	15.9356	9.34%	7.83%
Last 2 Years	29-Feb-12	14.7250	8.78%	7.32%
Last 3 Years	28-Feb-11	14.2406	6.96%	6.03%
Last 4 Years	26-Feb-10	13.0083	7.58%	6.31%
Last 5 Years	27-Feb-09	8.7570	14.75%	13.67%
Since Inception	08-Jan-07	10.0000	8.08%	6.62%

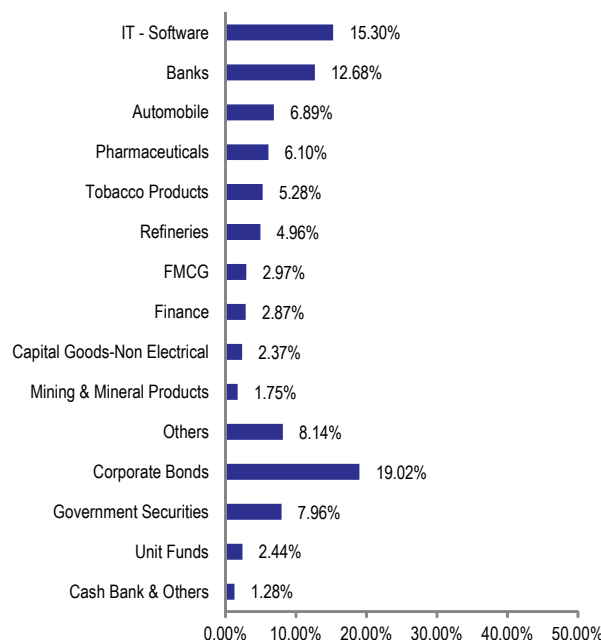
Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

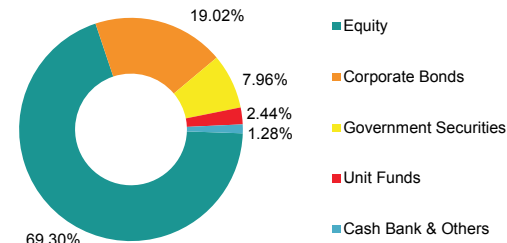
Instrument	Industry/Rating	% Of NAV
Equity		69.30
Infosys Technologies Ltd.	IT - Software	7.58
ITC Ltd.	Tobacco Products	5.28
Reliance Industries Ltd.	Refineries	4.96
ICICI Bank Ltd.	Banks	4.56
HDFC Bank Ltd.	Banks	4.52
Tata Consultancy Services Ltd.	IT - Software	3.61
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.82
HDFC Ltd.	Finance	2.69
Tata Motors Ltd.	Automobile	2.59
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.37
HCL Technologies Ltd.	IT - Software	2.15
Wipro Ltd.	IT - Software	1.96
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.58
Maruti Suzuki India Ltd.	Automobile	1.56
State Bank of India	Banks	1.47
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.40
Mahindra and Mahindra Ltd.	Automobile	1.32
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	1.19
Coal India Ltd.	Mining & Mineral Products	1.17
AIA Engineering Ltd.	Miscellaneous	1.17
Apollo Tyres Ltd.	Tyres	1.08
Other Equity below 1% corpus		12.27
Government Securities		7.96
8.20% GOI 24-Sep-25	Sovereign	2.52
8.79% GOI 08-Nov-21	Sovereign	2.00
9.15% GOI 14-Nov-24	Sovereign	0.93
7.16% GOI 20-May-23	Sovereign	0.73
8.83% GOI 12-Dec-41	Sovereign	0.66
8.24% GOI 15-Feb-27	Sovereign	0.38
8.12% GOI 10-Dec-20	Sovereign	0.26
7.83% GOI 11-Apr-18	Sovereign	0.21
8.33% GOI 09-Jul-26	Sovereign	0.13
8.28% GOI 21-Sep-27	Sovereign	0.08
8.28% GOI 15-Feb-32	Sovereign	0.05

Instrument	Industry/Rating	% Of NAV
8.97% GOI 05-Dec-30	Sovereign	0.01
Corporate Bonds		19.02
8.94% PFC Ltd. 25-Mar-28	AAA	2.83
2.00% Tata Steel Ltd. 23-Apr-22	AA	1.51
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	1.51
2.00% Indian Hotels Ltd. 09-Dec-14	AA	1.47
9.44% PFC Ltd. 23-Sep-21	AAA	1.35
7.60% HDFC Ltd. 21-Dec-17	AAA	1.28
8.70% PFC Ltd. 14-May-15	AAA	1.08
8.30% HDFC Ltd. 23-Jun-15	AAA	1.02
10.70% Sundaram Finance Ltd. 06-Jun-14	AA+	0.99
9.70% GE Shipping 18-Jan-23	AAA	0.76
8.50% EXIM BANK 08-Jul-23	AAA	0.76
9.25% PGC Ltd. 26-Dec-20	AAA	0.73
8.84% PGC Ltd. 21-Oct-18	AAA	0.72
8.40% HDFC Ltd. 08-Dec-14	AAA	0.68
8.50% PFC Ltd. 15-Dec-14	AAA	0.54
9.70% HDFC Ltd. 07-Jun-17	AAA	0.46
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	0.38
9.09% IRFC Ltd. 29-Mar-26	AAA	0.27
7.95% PFC Ltd. 24-Feb-16	AAA	0.26
9.95% SBI 16-Mar-26	AAA	0.10
9.00% PFC Ltd. 11-Mar-28	AAA	0.10
8.84% NTPC Ltd. 04-Oct-22	AAA	0.10
8.48% NHA 22-Nov-28	AAA	0.05
9.35% PGC Ltd. 29-Aug-30	AAA	0.03
8.70% PFC Ltd. 14-May-20	AAA	0.03
8.65% PFC Ltd. 15-June-20	AAA	0.03
Unit Funds		2.44
UTI MMF - Instn Growth Plan		2.44
Cash Bank & Others		1.28
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Whole Life Stable Growth Fund

ULIF 011 04/01/07 WLS 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to provide reasonable returns with low to medium risk.

NAV as on 28 Feb, 14 : ₹15.8370

Benchmark : Nifty - 40%
CRISIL Composite Bond Index - 60%

Corpus as on 28 Feb, 14 : ₹83.83 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	14.5290	9.00%	8.80%
Last 1 Year	28-Feb-13	14.8087	6.94%	6.10%
Last 2 Years	29-Feb-12	13.6062	7.89%	6.87%
Last 3 Years	28-Feb-11	12.9231	7.01%	6.34%
Last 4 Years	26-Feb-10	12.0357	7.10%	6.34%
Last 5 Years	27-Feb-09	9.2910	11.26%	10.70%
Since Inception	08-Jan-07	10.0000	6.65%	6.52%

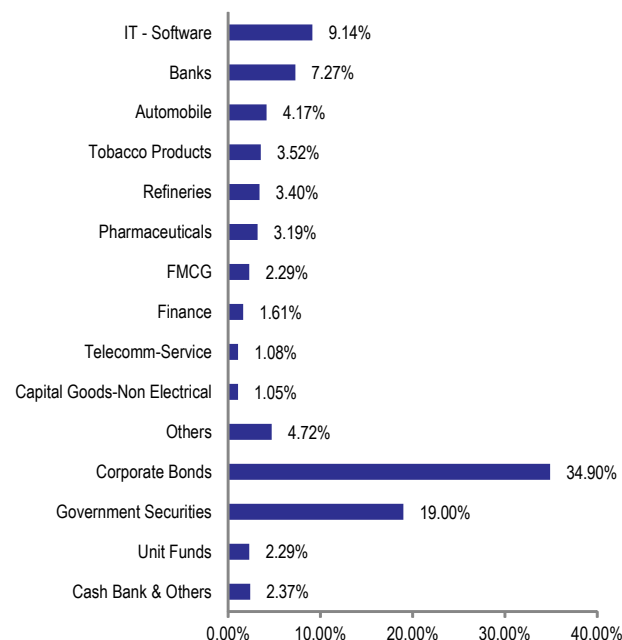
Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

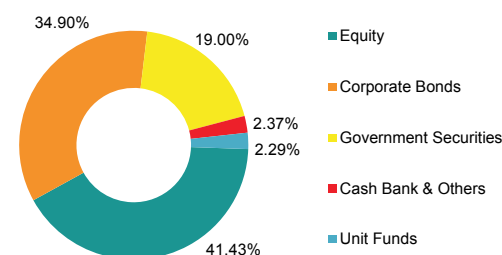
Instrument	Industry/Rating	% Of NAV
Equity		41.43
Infosys Technologies Ltd.	IT - Software	4.56
ITC Ltd.	Tobacco Products	3.52
Reliance Industries Ltd.	Refineries	2.86
HDFC Bank Ltd.	Banks	2.80
ICICI Bank Ltd.	Banks	2.74
Tata Consultancy Services Ltd.	IT - Software	2.17
Tata Motors Ltd.	Automobile	1.91
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	1.69
HDFC Ltd.	Finance	1.61
HCL Technologies Ltd.	IT - Software	1.41
Mahindra and Mahindra Ltd.	Automobile	1.16
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.04
Other Equity below 1% corpus		13.96
Government Securities		19.00
8.79% GOI 08-Nov-21	Sovereign	4.94
8.33% GOI 09-Jul-26	Sovereign	3.77
8.83% GOI 12-Dec-41	Sovereign	3.44
8.12% GOI 10-Dec-20	Sovereign	2.26
8.24% GOI 15-Feb-27	Sovereign	1.65
8.15% GOI 11-Jun-22	Sovereign	1.12
8.19% GOI 16-Jan-20	Sovereign	0.68

Instrument	Industry/Rating	% Of NAV
9.15% GOI 14-Nov-24	Sovereign	0.59
8.20% GOI 24-Sep-25	Sovereign	0.55
Corporate Bonds		34.90
9.95% SBI 16-Mar-26	AAA	4.80
8.19% IRFC Ltd. 27-Apr-19	AAA	3.38
2.00% Tata Steel Ltd. 23-Apr-22	AA	3.30
9.57% IRFC Ltd. 31-May-21	AAA	3.10
8.70% PFC Ltd. 14-May-15	AAA	2.94
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	2.39
9.97% IL&FS 28-Sep-16	AAA	2.39
9.70% HDFC Ltd. 07-Jun-17	AAA	2.38
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	2.34
9.35% PGC Ltd. 29-Aug-22	AAA	2.32
8.48% NHAI 22-Nov-28	AAA	1.73
9.30% PGC Ltd. 28-Jun-21	AAA	1.45
9.20% PGC Ltd. 12-Mar-15	AAA	1.19
9.70% GE Shipping 18-Jan-23	AAA	1.18
Unit Funds		2.29
UTI MMF - Instn Growth Plan		2.29
Cash Bank & Others		2.37
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Growth Maximiser Fund

ULIF 016 17/10/07 TGM 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to maximize the returns with medium to high risk.

NAV as on 28 Feb, 14 : ₹11.0533

Benchmark : Nifty - 65%
CRISIL Composite Bond Index - 35%

Corpus as on 28 Feb, 14 : ₹9.74 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	9.9616	10.96%	11.26%
Last 1 Year	28-Feb-13	10.4075	6.21%	7.83%
Last 2 Years	29-Feb-12	9.7872	6.27%	7.32%
Last 3 Years	28-Feb-11	9.5764	4.90%	6.03%
Last 4 Years	26-Feb-10	9.0046	5.26%	6.31%
Last 5 Years	27-Feb-09	6.1160	12.57%	13.67%
Since Inception	15-Oct-07	10.0000	1.58%	3.28%

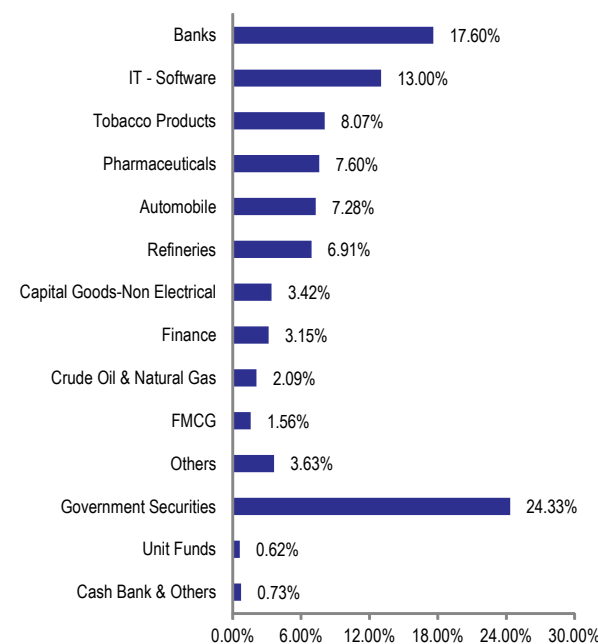
Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

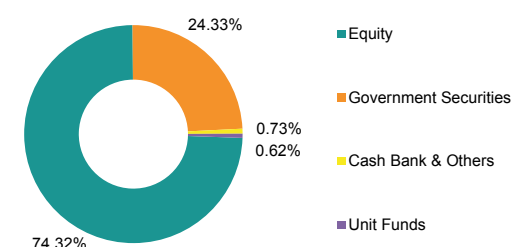
Instrument	Industry/Rating	% Of NAV
Equity		74.32
ITC Ltd.	Tobacco Products	8.07
Infosys Technologies Ltd.	IT - Software	7.16
HDFC Bank Ltd.	Banks	6.53
ICICI Bank Ltd.	Banks	5.89
Tata Consultancy Services Ltd.	IT - Software	5.84
Reliance Industries Ltd.	Refineries	5.75
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.64
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.42
HDFC Ltd.	Finance	3.15
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.97
State Bank of India	Banks	2.48
Tata Motors Ltd.	Automobile	2.35
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	2.09
Bajaj Auto Ltd.	Automobile	1.80
ING Vysya Bank Ltd.	Banks	1.68
Maruti Suzuki India Ltd.	Automobile	1.63

Instrument	Industry/Rating	% Of NAV
Mahindra and Mahindra Ltd.	Automobile	1.50
Bharti Airtel Ltd.	Telecomm-Service	1.18
Bharat Petroleum Corporation Ltd.	Refineries	1.16
Tata Steel Ltd.	Steel	1.06
IndusInd Bank Ltd.	Banks	1.02
Nestle India Ltd.	FMCG	1.00
Other Equity below 1% corpus		2.94
Government Securities		24.33
8.79% GOI 08-Nov-21	Sovereign	10.00
8.19% GOI 16-Jan-20	Sovereign	9.80
9.15% GOI 14-Nov-24	Sovereign	3.06
8.83% GOI 12-Dec-41	Sovereign	1.48
Unit Funds		0.62
UTI MMF - Instn Growth Plan		0.62
Cash Bank & Others		0.73
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Growth Enabler Fund

ULIF 015 17/10/07 TGE 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to provide reasonable returns with low to medium risk.

NAV as on 28 Feb, 14 : ₹12.9354

Benchmark : Nifty - 40%
CRISIL Composite Bond Index - 60%

Corpus as on 28 Feb, 14 : ₹0.76 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

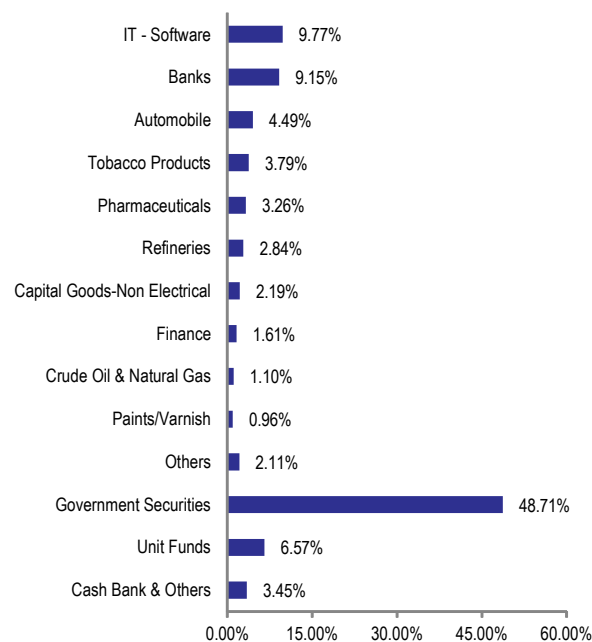
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	11.9439	8.30%	8.80%
Last 1 Year	28-Feb-13	12.4075	4.25%	6.10%
Last 2 Years	29-Feb-12	11.4864	6.12%	6.87%
Last 3 Years	28-Feb-11	11.1148	5.19%	6.34%
Last 4 Years	26-Feb-10	10.6232	5.05%	6.34%
Last 5 Years	27-Feb-09	8.2860	9.32%	10.70%
Since Inception	15-Oct-07	10.0000	4.12%	4.47%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

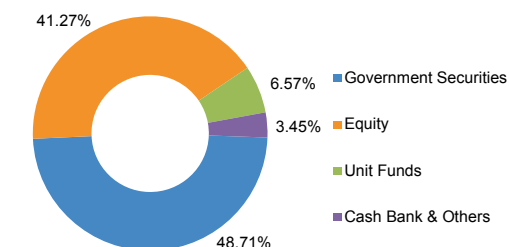
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		41.27
Infosys Technologies Ltd.	IT - Software	4.77
ITC Ltd.	Tobacco Products	3.79
HDFC Bank Ltd.	Banks	3.52
Tata Consultancy Services Ltd.	IT - Software	3.08
Reliance Industries Ltd.	Refineries	2.84
ICICI Bank Ltd.	Banks	2.74
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.19
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.12
Tata Motors Ltd.	Automobile	2.05
HDFC Ltd.	Finance	1.61
State Bank of India	Banks	1.21
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.14
Oil and Natural Gas Corp Ltd.	Crude Oil & Natural Gas	1.10
HCL Technologies Ltd.	IT - Software	1.03
Bajaj Auto Ltd.	Automobile	1.02
Other Equity below 1% corpus		7.05
Government Securities		48.71
9.15% GOI 14-Nov-24	Sovereign	13.06
8.79% GOI 08-Nov-21	Sovereign	12.80
8.83% GOI 12-Dec-41	Sovereign	12.61
8.97% GOI 05-Dec-30	Sovereign	10.24
Unit Funds		6.57
UTI MMF - Instn Growth Plan		2.63
Religare Invesco Liquid Fund - Growth		2.63
Kotak Liquid-Plan A -(Growth)		1.31
Cash Bank & Others		3.45
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Capital Guarantee Fund

ULIF 014 17/10/07 TCG 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The key objective of the fund is to protect the capital by investing in high quality fixed income securities and at the same time provide access to the upside potential of equities by investing a maximum of 15% in equities and equity linked instruments

NAV as on 28 Feb, 14 : ₹14.0507

Benchmark : Nifty - 15%
CRISIL Composite Bond Index - 85%

Corpus as on 28 Feb, 14 : ₹5.78 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

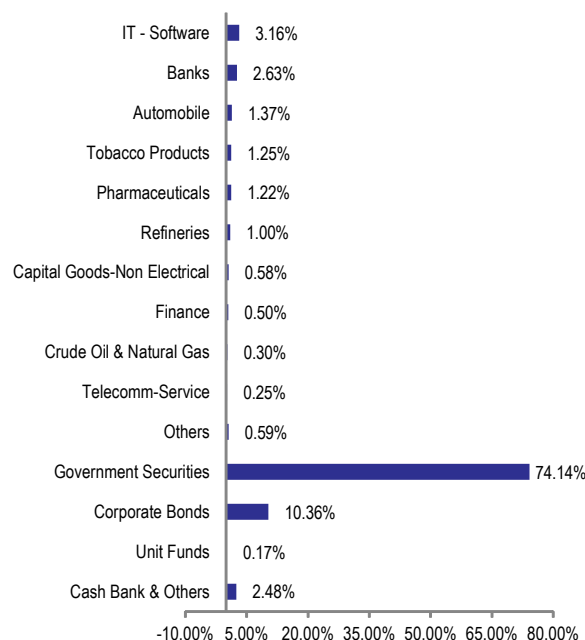
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	13.3475	5.27%	6.34%
Last 1 Year	28-Feb-13	13.7339	2.31%	4.37%
Last 2 Years	29-Feb-12	12.6624	5.34%	6.41%
Last 3 Years	28-Feb-11	12.0105	5.37%	6.66%
Last 4 Years	26-Feb-10	11.5029	5.13%	6.37%
Last 5 Years	27-Feb-09	10.9350	5.14%	7.74%
Since Inception	15-Oct-07	10.0000	5.48%	5.66%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

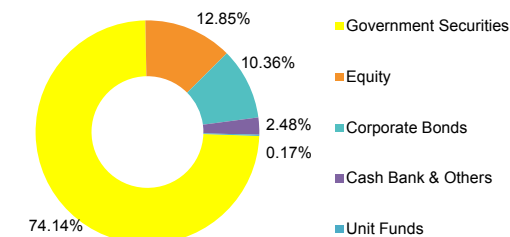
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		12.85
Infosys Technologies Ltd.	IT - Software	1.49
ITC Ltd.	Tobacco Products	1.25
HDFC Bank Ltd.	Banks	1.16
Reliance Industries Ltd.	Refineries	0.97
ICICI Bank Ltd.	Banks	0.90
Tata Consultancy Services Ltd.	IT - Software	0.79
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	0.64
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	0.58
HCL Technologies Ltd.	IT - Software	0.55
Tata Motors Ltd.	Automobile	0.54
Other Equity		3.98
Government Securities		74.14
8.19% GOI 16-Jan-20	Sovereign	41.31
8.79% GOI 08-Nov-21	Sovereign	14.33
7.83% GOI 11-Apr-18	Sovereign	8.35
9.15% GOI 14-Nov-24	Sovereign	5.16
8.83% GOI 12-Dec-41	Sovereign	4.99
Corporate Bonds		10.36
9.70% HDFC Ltd. 07-Jun-17	AAA	8.63
9.57% IRFC Ltd. 31-May-21	AAA	1.73
Unit Funds		0.17
UTI MMF - Instn Growth Plan		0.17
Cash Bank & Others		2.48
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Future Capital Guarantee Pension Fund

ULIF 019 04/02/08 FCG 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The key objective of the fund is to protect the capital by investing in high quality fixed income securities and at the same time provide access to the upside potential of equities by investing a maximum of 15% in equities and equity linked instruments.

NAV as on 28 Feb, 14 : ₹13.5723

Benchmark : Nifty - 15%
CRISIL Composite Bond Index - 85%

Corpus as on 28 Feb, 14 : ₹4.13 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

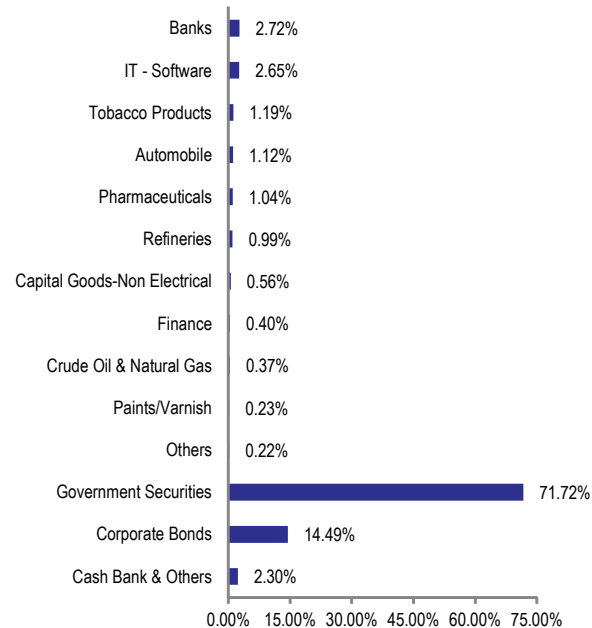
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	12.9344	4.93%	6.34%
Last 1 Year	28-Feb-13	13.2865	2.15%	4.37%
Last 2 Years	29-Feb-12	12.2913	5.08%	6.41%
Last 3 Years	28-Feb-11	11.5922	5.40%	6.66%
Last 4 Years	26-Feb-10	11.1601	5.01%	6.37%
Last 5 Years	27-Feb-09	10.6680	4.93%	7.74%
Since Inception	04-Feb-08	10.0000	5.16%	5.57%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

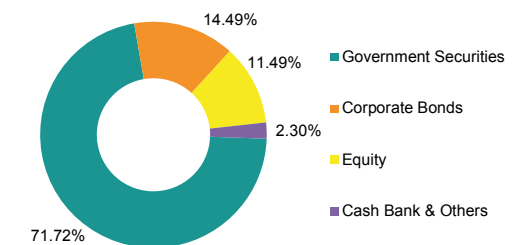
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		11.49
ITC Ltd.	Tobacco Products	1.19
Infosys Technologies Ltd.	IT - Software	1.16
HDFC Bank Ltd.	Banks	1.00
Reliance Industries Ltd.	Refineries	0.97
ICICI Bank Ltd.	Banks	0.95
Tata Consultancy Services Ltd.	IT - Software	0.83
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	0.62
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	0.56
State Bank of India	Banks	0.45
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	0.42
Other Equity		3.35
Government Securities		71.72
8.19% GOI 16-Jan-20	Sovereign	25.40
8.79% GOI 08-Nov-21	Sovereign	23.09
9.15% GOI 14-Nov-24	Sovereign	7.22
7.83% GOI 11-Apr-18	Sovereign	7.00
8.20% GOI 24-Sep-25	Sovereign	6.69
8.83% GOI 12-Dec-41	Sovereign	2.32
Corporate Bonds		14.49
9.57% IRFC Ltd. 31-May-21	AAA	7.25
9.70% HDFC Ltd. 07-Jun-17	AAA	7.23
Cash Bank & Others		2.30
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Future Growth Pension Fund

ULIF 021 04/02/08 FGP 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to maximize the returns with medium risk.

NAV as on 28 Feb, 14 : ₹14.5058

Benchmark : Nifty - 30%
CRISIL Composite Bond Index - 70%

Corpus as on 28 Feb, 14 : ₹27.03 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

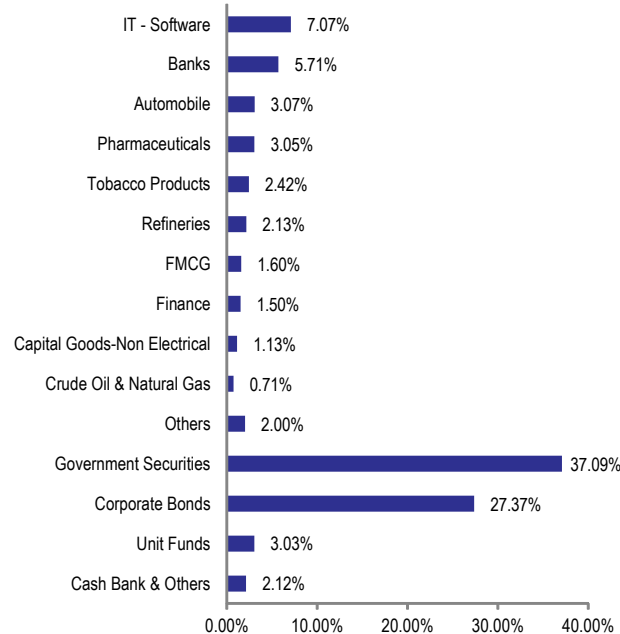
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	13.5027	7.43%	7.81%
Last 1 Year	28-Feb-13	13.7230	5.70%	5.41%
Last 2 Years	29-Feb-12	12.6756	6.98%	6.69%
Last 3 Years	28-Feb-11	12.0636	6.34%	6.47%
Last 4 Years	26-Feb-10	11.4010	6.21%	6.35%
Last 5 Years	27-Feb-09	9.3700	9.13%	9.52%
Since Inception	04-Feb-08	10.0000	6.32%	5.00%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

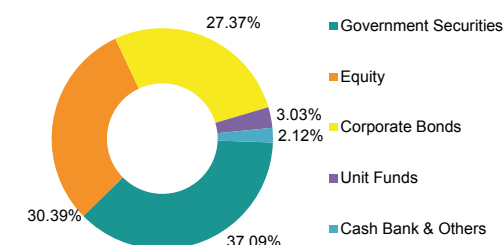
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		30.39
Infosys Technologies Ltd.	IT - Software	3.26
ITC Ltd.	Tobacco Products	2.42
HDFC Bank Ltd.	Banks	2.17
Tata Consultancy Services Ltd.	IT - Software	2.11
Reliance Industries Ltd.	Refineries	1.92
ICICI Bank Ltd.	Banks	1.74
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	1.31
HDFC Ltd.	Finance	1.21
Tata Motors Ltd.	Automobile	1.16
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	1.08
Other Equity below 1% corpus		12.01
Government Securities		37.09
8.19% GOI 16-Jan-20	Sovereign	16.95
8.79% GOI 08-Nov-21	Sovereign	10.81
8.20% GOI 24-Sep-25	Sovereign	3.41
8.97% GOI 05-Dec-30	Sovereign	3.25
8.83% GOI 12-Dec-41	Sovereign	2.66
Corporate Bonds		27.37
8.90% PGC Ltd. 25-Feb-15	AAA	6.42
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	5.45
9.30% SAIL 25-May-21	AAA	5.40
8.40% HDFC Ltd. 08-Dec-14	AAA	3.66
8.19% IRFC Ltd. 27-Apr-19	AAA	3.49
9.70% HDFC Ltd. 07-Jun-17	AAA	2.95
Unit Funds		3.03
UTI MMF - Instn Growth Plan		3.03
Cash Bank & Others		2.12
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Future Balanced Pension Fund

ULIF 018 04/02/08 FBP 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to provide reasonable returns with low to medium risk.

NAV as on 28 Feb, 14 : ₹14.4101

Benchmark : Nifty - 10%
CRISIL Composite Bond Index - 90%

Corpus as on 28 Feb, 14 : ₹14.24 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

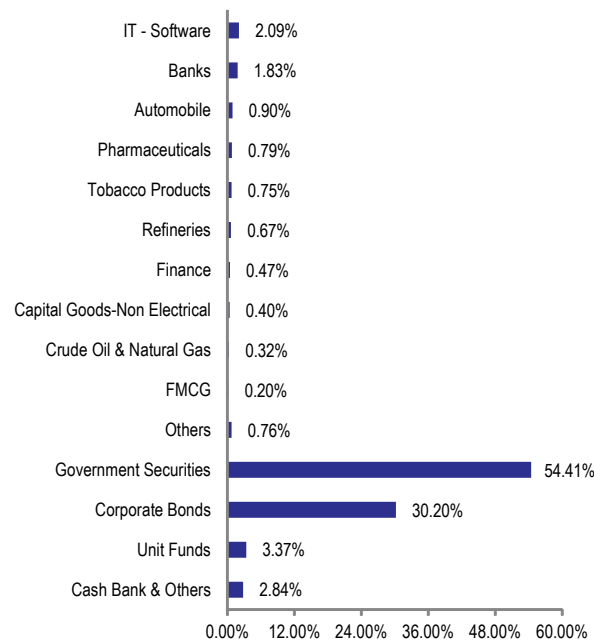
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	13.7327	4.93%	5.84%
Last 1 Year	28-Feb-13	14.0056	2.89%	4.02%
Last 2 Years	29-Feb-12	12.8768	5.79%	6.32%
Last 3 Years	28-Feb-11	12.0637	6.10%	6.73%
Last 4 Years	26-Feb-10	11.4806	5.85%	6.38%
Last 5 Years	27-Feb-09	10.8060	5.93%	7.14%
Since Inception	04-Feb-08	10.0000	6.20%	5.76%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

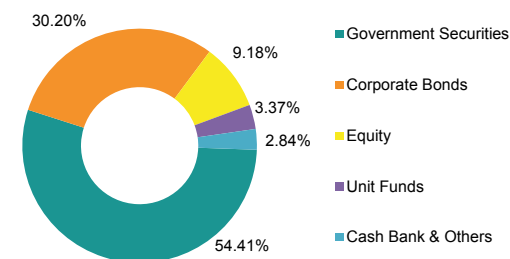
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		9.18
Infosys Technologies Ltd.	IT - Software	0.94
ITC Ltd.	Tobacco Products	0.75
HDFC Bank Ltd.	Banks	0.71
Reliance Industries Ltd.	Refineries	0.56
Tata Consultancy Services Ltd.	IT - Software	0.56
ICICI Bank Ltd.	Banks	0.51
HDFC Ltd.	Finance	0.40
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	0.35
Tata Motors Ltd.	Automobile	0.34
HCL Technologies Ltd.	IT - Software	0.33
Other Equity		3.73
Government Securities		54.41
8.79% GOI 08-Nov-21	Sovereign	20.52
8.19% GOI 16-Jan-20	Sovereign	20.11
9.15% GOI 14-Nov-24	Sovereign	6.98
8.97% GOI 05-Dec-30	Sovereign	4.11
8.83% GOI 12-Dec-41	Sovereign	2.70
Corporate Bonds		30.20
9.57% IRFC Ltd. 31-May-21	AAA	7.02
8.84% NTPC Ltd. 04-Oct-22	AAA	6.63
9.30% SAIL 25-May-21	AAA	5.47
8.30% HDFC Ltd. 23-Jun-15	AAA	4.14
9.70% HDFC Ltd. 07-Jun-17	AAA	3.50
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	3.44
Unit Funds		3.37
UTI MMF - Instn Growth Plan		3.37
Cash Bank & Others		2.84
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

110% Capital Guarantee Fund

ULIF 025 10/11/08 UCX 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The key objective of the fund is to provide steady returns to the policyholder with the assurance of protecting the capital at atleast 110% of the capital

NAV as on 28 Feb, 14 : ₹12.7252

Benchmark : Nifty - 15%
CRISIL Composite Bond Index - 85%

Corpus as on 28 Feb, 14 : ₹4.74 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

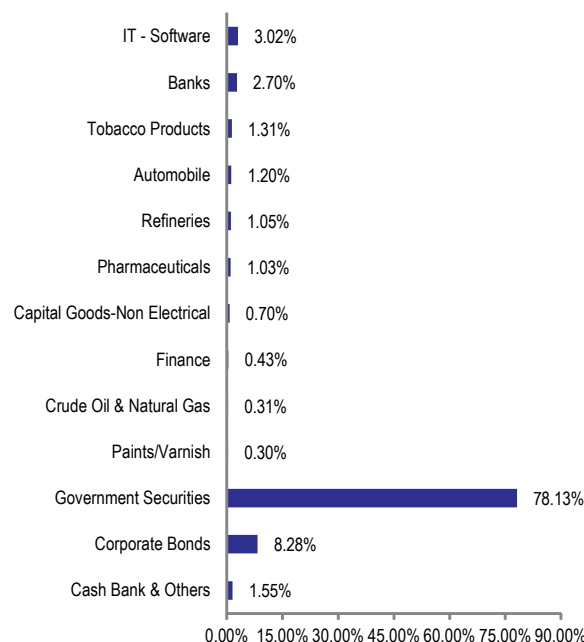
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	12.1353	4.86%	6.34%
Last 1 Year	28-Feb-13	12.4847	1.93%	4.37%
Last 2 Years	29-Feb-12	11.6160	4.67%	6.41%
Last 3 Years	28-Feb-11	11.0775	4.73%	6.66%
Last 4 Years	26-Feb-10	10.6878	4.46%	6.37%
Last 5 Years	27-Feb-09	10.2850	4.35%	7.74%
Since Inception	10-Nov-08	10.0000	4.65%	8.01%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

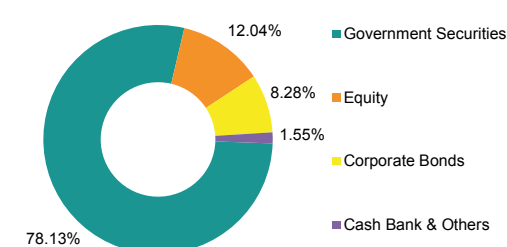
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		12.04
Infosys Technologies Ltd.	IT - Software	1.37
ITC Ltd.	Tobacco Products	1.31
HDFC Bank Ltd.	Banks	1.13
Reliance Industries Ltd.	Refineries	1.01
ICICI Bank Ltd.	Banks	0.99
Tata Consultancy Services Ltd.	IT - Software	0.96
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	0.70
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	0.54
HCL Technologies Ltd.	IT - Software	0.50
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	0.49
Other Equity		3.04
Government Securities		78.13
8.19% GOI 16-Jan-20	Sovereign	47.28
8.79% GOI 08-Nov-21	Sovereign	22.59
9.15% GOI 14-Nov-24	Sovereign	4.19
7.83% GOI 11-Apr-18	Sovereign	4.07
Corporate Bonds		8.28
8.30% HDFC Ltd. 23-Jun-15	AAA	8.28
Cash Bank & Others		1.55
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Aggressive Flexi Fund

ULIF 028 12/01/09 IAF 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : Aggressive Flexi Fund is an Equity oriented balanced fund which primarily invests in large cap equity stocks and equity linked instruments along with Government Bonds and highly rated Fixed Income Instruments, with an objective to maximize the return with medium to high risk. The fund endeavors to offer long term capital appreciation along with stable returns over a long period of time.

NAV as on 28 Feb, 14 : ₹13.4097

Benchmark : Nifty - 35%
CRISIL Composite Bond Index - 65%

Corpus as on 28 Feb, 14 : ₹17.55 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

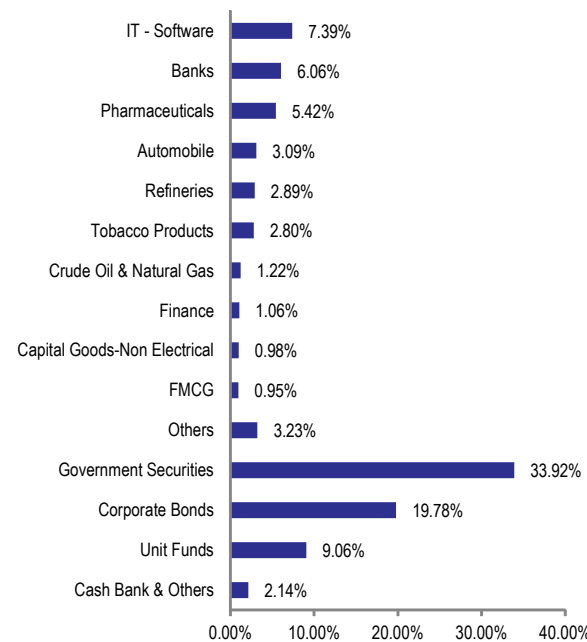
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	12.4638	7.59%	8.31%
Last 1 Year	28-Feb-13	12.6810	5.75%	5.75%
Last 2 Years	29-Feb-12	11.7314	6.91%	6.78%
Last 3 Years	28-Feb-11	11.0884	6.54%	6.41%
Last 4 Years	26-Feb-10	10.4455	6.44%	6.35%
Last 5 Years	27-Feb-09	10.0850	5.86%	10.11%
Since Inception	12-Jan-09	10.0000	5.88%	9.87%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

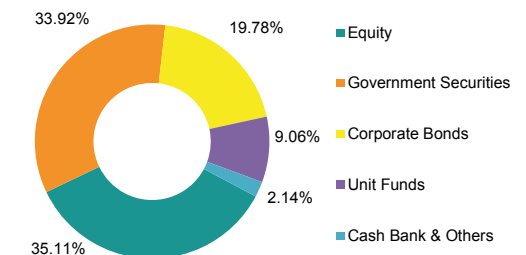
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		35.11
Infosys Technologies Ltd.	IT - Software	3.49
ITC Ltd.	Tobacco Products	2.80
Tata Consultancy Services Ltd.	IT - Software	2.59
Reliance Industries Ltd.	Refineries	2.46
ICICI Bank Ltd.	Banks	2.38
IPCA Laboratories Ltd.	Pharmaceuticals	2.02
HDFC Bank Ltd.	Banks	1.91
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	1.47
Tata Motors Ltd.	Automobile	1.37
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.00
Other Equity below 1% corpus		13.63
Government Securities		33.92
8.79% GOI 08-Nov-21	Sovereign	11.10
8.19% GOI 16-Jan-20	Sovereign	10.88
8.97% GOI 05-Dec-30	Sovereign	4.44
8.83% GOI 12-Dec-41	Sovereign	4.10
9.15% GOI 14-Nov-24	Sovereign	3.40
Corporate Bonds		19.78
9.57% IRFC Ltd. 31-May-21	AAA	5.69
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	4.47
9.70% HDFC Ltd. 07-Jun-17	AAA	3.98
9.95% SBI 16-Mar-26	AAA	2.87
9.30% SAIL 25-May-21	AAA	2.77
Unit Funds		9.06
UTI MMF - Instn Growth Plan		4.39
Religare Invesco Liquid Fund - Growth		3.87
Kotak Liquid-Plan A -(Growth)		0.80
Cash Bank & Others		2.14
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Stable Flexi Fund

ULIF 029 12/01/09 ISF 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : Stable Flexi Fund is a debt oriented balanced fund which primarily invests in Government Bonds and highly rated Fixed income instruments with some exposure to large cap equity stocks and equity linked instruments, with an objective to maximize the returns with low to medium risk. The fund endeavors to offer stable returns along with some capital appreciation over a long period of time.

NAV as on 28 Feb, 14 : ₹13.3988

Benchmark : Nifty - 15%
CRISIL Composite Bond Index - 85%

Corpus as on 28 Feb, 14 : ₹13.35 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

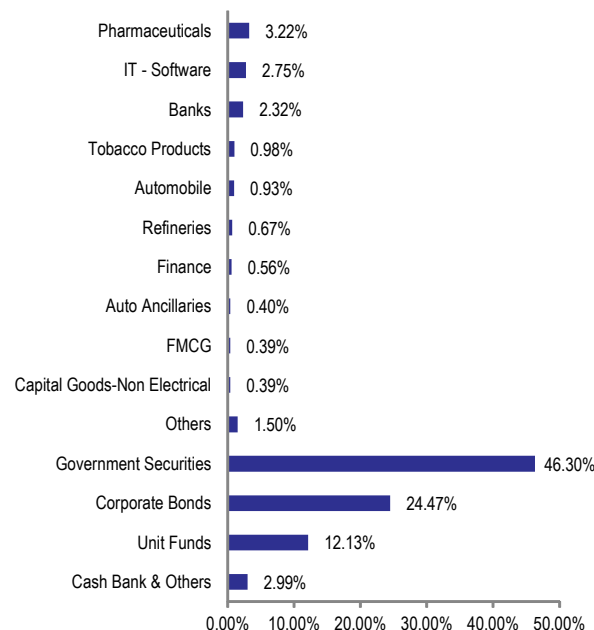
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	12.6575	5.86%	6.34%
Last 1 Year	28-Feb-13	12.8937	3.92%	4.37%
Last 2 Years	29-Feb-12	11.8904	6.15%	6.41%
Last 3 Years	28-Feb-11	11.1343	6.37%	6.66%
Last 4 Years	26-Feb-10	10.5966	6.04%	6.37%
Last 5 Years	27-Feb-09	10.1090	5.80%	7.74%
Since Inception	12-Jan-09	10.0000	5.87%	7.59%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

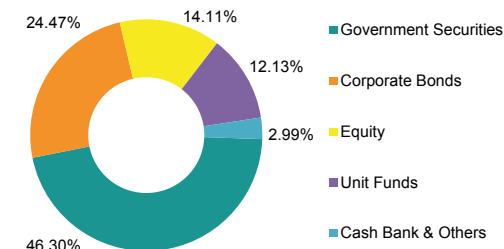
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		14.11
IPCA Laboratories Ltd.	Pharmaceuticals	2.16
Infosys Technologies Ltd.	IT - Software	1.29
ITC Ltd.	Tobacco Products	0.98
HDFC Bank Ltd.	Banks	0.80
ICICI Bank Ltd.	Banks	0.78
Tata Consultancy Services Ltd.	IT - Software	0.68
Reliance Industries Ltd.	Refineries	0.57
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	0.48
HCL Technologies Ltd.	IT - Software	0.47
HDFC Ltd.	Finance	0.40
Other Equity		5.49
Government Securities		46.30
8.79% GOI 08-Nov-21	Sovereign	14.59
8.19% GOI 16-Jan-20	Sovereign	14.30
9.15% GOI 14-Nov-24	Sovereign	7.45
8.83% GOI 12-Dec-41	Sovereign	3.59
8.20% GOI 24-Sep-25	Sovereign	3.45
8.97% GOI 05-Dec-30	Sovereign	2.92
Corporate Bonds		24.47
9.57% IRFC Ltd. 31-May-21	AAA	7.49
9.70% HDFC Ltd. 07-Jun-17	AAA	4.48
9.95% SBI 16-Mar-26	AAA	3.77
8.60% PFC Ltd. 07-Aug-14	AAA	3.72
8.84% NTPC Ltd. 04-Oct-22	AAA	3.54
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	1.47
Unit Funds		12.13
UTI MMF - Instn Growth Plan		4.34
Kotak Liquid-Plan A -(Growth)		3.89
Religare Invesco Liquid Fund - Growth		3.89
Cash Bank & Others		2.99
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Return Lock-in-Fund

ULIF 032 18/02/09 ARL 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

NAV as on 28 Feb, 14 : ₹13.6912

The Highest Nav recorded on reset date is : ₹ 13.6039

Benchmark : -

Corpus as on 28 Feb, 14 : ₹322.86 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	12.4520	9.95%
Last 1 Year	28-Feb-13	12.5713	8.91%
Last 2 Year	29-Feb-12	11.6543	8.39%
Last 3 Year	28-Feb-11	11.4049	6.28%
Last 4 Year	26-Feb-10	10.6042	6.60%
Since Inception	10-Jun-09	10.0000	6.88%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

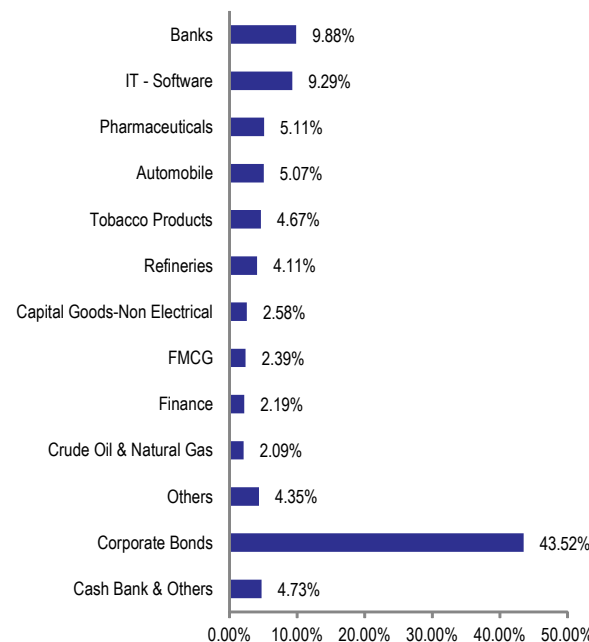
Instrument	Industry/Rating	% Of NAV
Equity		51.74
ITC Ltd.	Tobacco Products	4.67
Infosys Technologies Ltd.	IT - Software	4.56
Reliance Industries Ltd.	Refineries	3.72
HDFC Bank Ltd.	Banks	3.53
ICICI Bank Ltd.	Banks	3.39
Tata Consultancy Services Ltd.	IT - Software	3.17
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.58
Tata Motors Ltd.	Automobile	2.32
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.08
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.06
Hindustan Unilever Ltd.	FMCG	1.96
HDFC Ltd.	Finance	1.90
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.58
HCL Technologies Ltd.	IT - Software	1.56
Mahindra and Mahindra Ltd.	Automobile	1.21
Asian Paints Ltd.	Paints/Varnish	1.17
Bharti Airtel Ltd.	Telecomm-Service	1.02
Other Equity below 1% corpus		9.26
Corporate Bonds		43.52

Instrument	Industry/Rating	% Of NAV
0.00% NHB 24-Dec-18	AAA	5.92
10.6% IRFC Ltd. 11-Sep-18	AAA	4.82
8.65% REC Ltd. 15-Jan-19	AAA	4.44
9.43% IRFC Ltd. 23-May-18	AAA	3.39
8.82% PFC Ltd. 20-Feb-20	AAA	3.26
10.75% Reliance Industries Ltd. 08-Dec-18	AAA	3.20
9.07% REC Ltd. 28-Feb-18	AAA	3.17
8.84% PGC Ltd. 29-Mar-19	AAA	2.98
8.90% PGC Ltd. 25-Feb-19	AAA	2.54
8.97% PFC Ltd. 15-Jan-18	AAA	1.81
11.25% PFC Ltd. 28-Nov-18	AAA	1.63
9.90% HDFC Ltd. 23-Dec-18	AAA	1.55
9.35% PGC Ltd. 29-Aug-18	AAA	1.52
11.00% PFC Ltd. 15-Sep-18	AAA	1.06
9.35% PGC Ltd. 29-Aug-19	AAA	0.91
0.00% NABARD 01-Jan-19	AAA	0.79
8.84% PGC Ltd. 21-Oct-18	AAA	0.52
Cash Bank & Others		4.73
Total		100.00

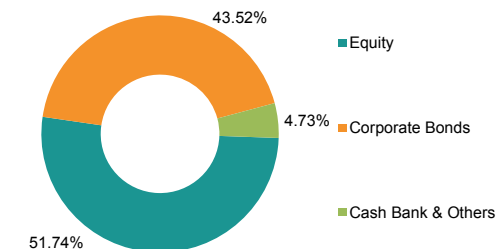
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn. the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Return Lock-in-Fund II

ULIF 033 03/08/09 AR2 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Return Lock-in Fund II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

NAV as on 28 Feb, 14 : ₹12.9411

The Highest Nav recorded on reset date is : ₹12.8117

Benchmark : -

Corpus as on 28 Feb, 14 : ₹230.06 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	11.6782	10.81%
Last 1 Year	28-Feb-13	11.7780	9.88%
Last 2 Year	29-Feb-12	10.8726	9.10%
Last 3 Year	28-Feb-11	10.6464	6.72%
Last 4 Year	26-Feb-10	9.8489	7.06%
Since Inception	10-Nov-09	10.0000	6.17%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

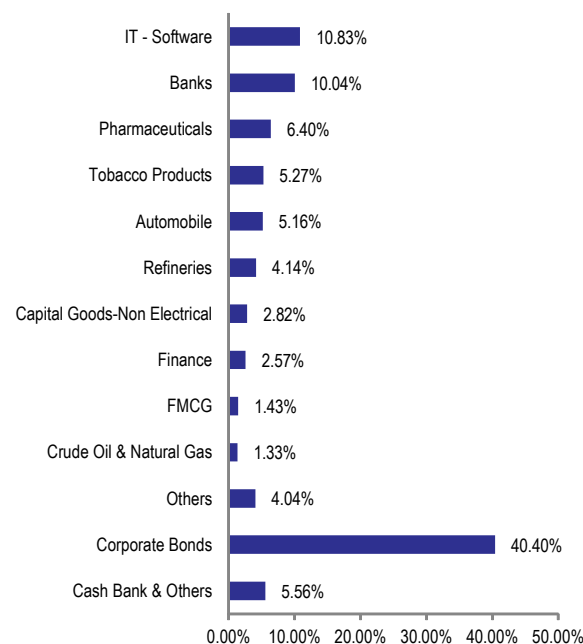
Instrument	Industry/Rating	% Of NAV
Equity		54.04
Infosys Technologies Ltd.	IT - Software	5.41
ITC Ltd.	Tobacco Products	5.27
HDFC Bank Ltd.	Banks	3.93
Reliance Industries Ltd.	Refineries	3.65
ICICI Bank Ltd.	Banks	3.63
Tata Consultancy Services Ltd.	IT - Software	3.36
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.82
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.42
HDFC Ltd.	Finance	2.31
Tata Motors Ltd.	Automobile	2.27
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.19
HCL Technologies Ltd.	IT - Software	2.05
Hindustan Unilever Ltd.	FMCG	1.43
Mahindra and Mahindra Ltd.	Automobile	1.36
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.33
Bharti Airtel Ltd.	Telecomm-Service	1.25
Lupin Ltd.	Pharmaceuticals	1.21
Asian Paints Ltd.	Paints/Varnish	1.03
Other Equity below 1% corpus		7.12
Corporate Bonds		40.40
9.00% EXIM Bank 10-Jan-19	AAA	4.25

Instrument	Industry/Rating	% Of NAV
8.75% SAIL 23-Apr-20	AAA	4.14
7.60% HDFC Ltd. 21-Dec-17	AAA	3.26
0.00% NABARD 01-Jan-19	AAA	2.76
10.6% IRFC Ltd. 11-Sep-18	AAA	2.25
9.25% PGC Ltd. 26-Dec-19	AAA	2.12
8.55% IRFC Ltd. 15-Jan-19	AAA	2.09
8.60% IRFC Ltd. 11-Jun-19	AAA	2.09
8.84% PGC Ltd. 21-Oct-19	AAA	2.08
8.72% REC Ltd. 04-Sep-19	AAA	2.07
8.60% PFC Ltd. 07-Aug-19	AAA	2.06
8.70% PFC Ltd. 14-May-20	AAA	2.02
9.07% REC Ltd. 28-Feb-18	AAA	1.91
8.80% PFC Ltd. 15-Oct-19	AAA	1.87
8.82% PFC Ltd. 20-Feb-20	AAA	1.66
9.64% PGC Ltd. 31-May-19	AAA	1.08
9.35% PGC Ltd. 29-Aug-19	AAA	0.85
11.00% PFC Ltd. 15-Sep-18	AAA	0.77
8.90% PGC Ltd. 25-Feb-19	AAA	0.63
8.97% PFC Ltd. 15-Jan-18	AAA	0.42
Cash Bank & Others		5.56
Total		100.00

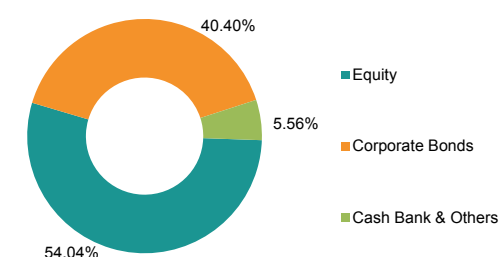
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn. the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Super 110% Capital Guarantee Fund

ULIF 036 23/11/09 UCS 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The key objective of the fund is to provide steady returns to the policyholder with the assurance of protecting the capital at atleast 110% of the capital.

NAV as on 28 Feb, 14 : ₹12.4756

Benchmark : Nifty - 15%
CRISIL Composite Bond Index - 85%

Corpus as on 28 Feb, 14 : ₹1.51 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

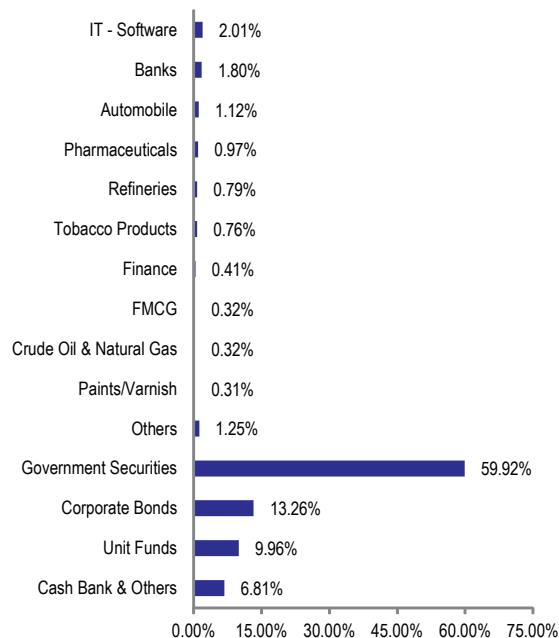
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	11.9182	4.68%	6.34%
Last 1 Year	28-Feb-13	12.1753	2.47%	4.37%
Last 2 Years	29-Feb-12	11.1766	5.65%	6.41%
Last 3 Years	28-Feb-11	10.4045	6.24%	6.66%
Last 4 Years	26-Feb-10	10.0254	5.62%	6.37%
Since Inception	23-Nov-09	10.0000	5.32%	5.95%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

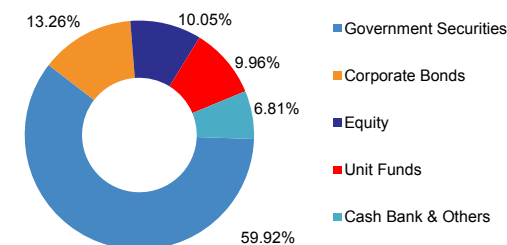
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		10.05
Infosys Technologies Ltd.	IT - Software	1.02
ITC Ltd.	Tobacco Products	0.76
Reliance Industries Ltd.	Refineries	0.69
HDFC Bank Ltd.	Banks	0.67
ICICI Bank Ltd.	Banks	0.62
Tata Consultancy Services Ltd.	IT - Software	0.60
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	0.51
HDFC Ltd.	Finance	0.41
Tata Motors Ltd.	Automobile	0.37
Mahindra and Mahindra Ltd.	Automobile	0.32
Other Equity		4.07
Government Securities		59.92
8.19% GOI 16-Jan-20	Sovereign	25.35
8.79% GOI 08-Nov-21	Sovereign	23.94
8.20% GOI 24-Sep-25	Sovereign	6.13
8.83% GOI 12-Dec-41	Sovereign	3.19
9.15% GOI 14-Nov-24	Sovereign	1.32
Corporate Bonds		13.26
9.57% IRFC Ltd. 31-May-21	AAA	6.64
9.70% HDFC Ltd. 07-Jun-17	AAA	6.62
Unit Funds		9.96
Kotak Liquid-Plan A -(Growth)		3.32
UTI MMF - Instn Growth Plan		3.32
Religare Invesco Liquid Fund - Growth		3.32
Cash Bank & Others		6.81
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Plus Return Lock-in-Fund

ULIF 047 01/02/10 RA1 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Plus Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

NAV as on 28 Feb, 14 : ₹12.4599

The Highest Nav recorded on reset date is : ₹12.3621

Benchmark : -

Corpus as on 28 Feb, 14 : ₹126.13 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	11.1848	11.40%
Last 1 Year	28-Feb-13	11.3510	9.77%
Last 2 Year	29-Feb-12	10.5740	8.55%
Last 3 Year	28-Feb-11	10.3742	6.30%
Since Inception	10-May-10	10.0000	5.95%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

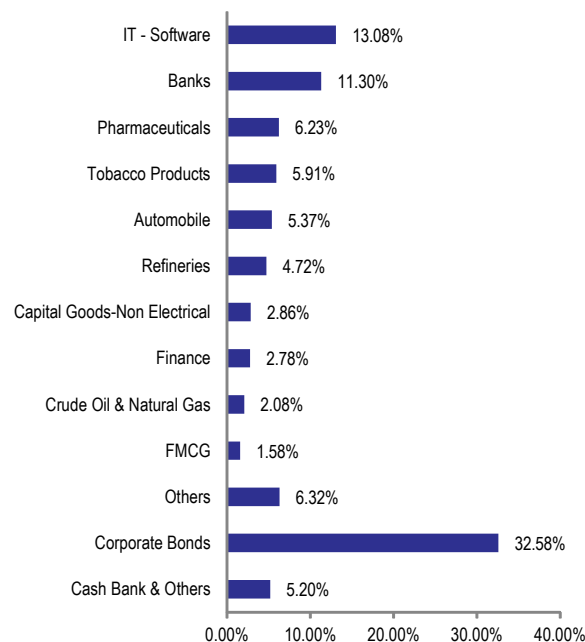
Instrument	Industry/Rating	% Of NAV
Equity		62.23
Infosys Technologies Ltd.	IT - Software	5.99
ITC Ltd.	Tobacco Products	5.91
HDFC Bank Ltd.	Banks	4.37
Reliance Industries Ltd.	Refineries	4.12
ICICI Bank Ltd.	Banks	3.68
Tata Consultancy Services Ltd.	IT - Software	3.61
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.86
HCL Technologies Ltd.	IT - Software	2.72
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.53
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.45
HDFC Ltd.	Finance	2.40
Tata Motors Ltd.	Automobile	2.31
Oil and Natural Gas Corp Ltd.	Crude Oil & Natural Gas	1.62
Hindustan Unilever Ltd.	FMCG	1.58
Bharti Airtel Ltd.	Telecomm-Service	1.37
Mahindra and Mahindra Ltd.	Automobile	1.35
Asian Paints Ltd.	Paints/Varnish	1.13
Axis Bank Ltd.	Banks	1.02
Other Equity below 1% corpus		11.21

Instrument	Industry/Rating	% Of NAV
Corporate Bonds		32.58
8.70% PFC Ltd. 14-May-20	AAA	5.19
9.48% REC Ltd. 10-Aug-21	AAA	3.50
9.64% PGC Ltd. 31-May-20	AAA	3.14
9.50% SBI 04-Nov-25	AAA	3.14
8.65% PFC Ltd. 15-June-20	AAA	3.00
8.72% SAIL 30-Apr-20	AAA	2.64
9.57% IRFC Ltd. 31-May-21	AAA	2.06
9.30% SAIL 25-May-20	AAA	1.93
8.80% PGC Ltd. 29-Sep-20	AAA	1.70
8.75% Reliance Industries Ltd. 07-May-20	AAA	1.51
8.75% SAIL 23-Apr-20	AAA	1.13
9.35% PGC Ltd. 29-Aug-20	AAA	0.85
8.95% HDFC Ltd. 19-Oct-20	AAA	0.84
9.61% PFC Ltd. 29-Jun-21	AAA	0.78
8.93% NTPC Ltd. 19-Jan-21	AAA	0.76
9.25% PGC Ltd. 26-Dec-20	AAA	0.39
Cash Bank & Others		5.20
Total		100.00

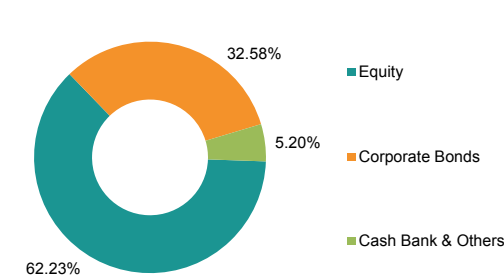
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension Return Lock-in Fund

ULIF 042 20/01/10 PR1 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

NAV as on 28 Feb, 14 : ₹12.4740

The Highest Nav recorded on reset date is : ₹12.3584

Benchmark : -

Corpus as on 28 Feb, 14 : ₹2.46 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	11.1588	11.79%
Last 1 Year	28-Feb-13	11.3680	9.73%
Last 2 Year	29-Feb-12	10.5592	8.69%
Last 3 Year	28-Feb-11	10.3854	6.30%
Since Inception	10-May-10	10.0000	5.98%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

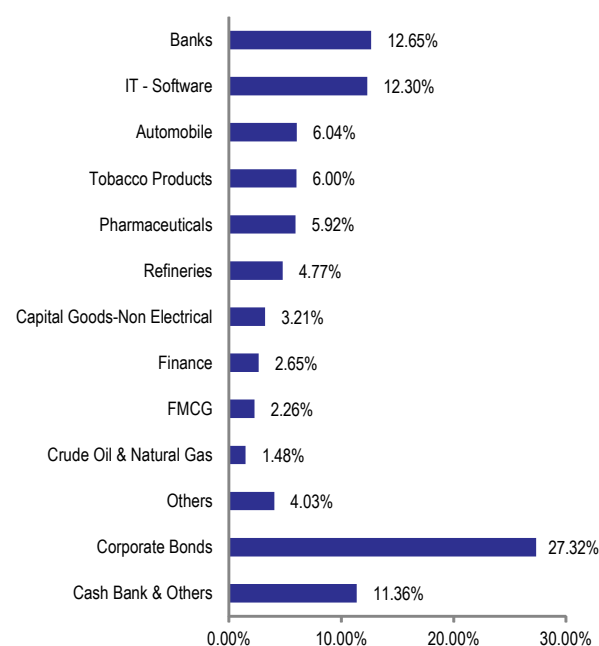
Instrument	Industry/Rating	% Of NAV
Equity		61.32
Infosys Technologies Ltd.	IT - Software	6.23
ITC Ltd.	Tobacco Products	6.00
ICICI Bank Ltd.	Banks	4.36
Reliance Industries Ltd.	Refineries	4.23
HDFC Bank Ltd.	Banks	4.09
Tata Consultancy Services Ltd.	IT - Software	3.57
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.21
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.95
Tata Motors Ltd.	Automobile	2.59
HCL Technologies Ltd.	IT - Software	2.50
HDFC Ltd.	Finance	2.27
Hindustan Unilever Ltd.	FMCG	2.26
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.17
Mahindra and Mahindra Ltd.	Automobile	1.49

Instrument	Industry/Rating	% Of NAV
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.48
Axis Bank Ltd.	Banks	1.42
State Bank of India	Banks	1.25
Bharti Airtel Ltd.	Telecomm-Service	1.17
Asian Paints Ltd.	Paints/Varnish	1.16
Other Equity below 1% corpus		6.92
Corporate Bonds		27.32
8.80% REC Ltd. 25-Oct-20	AAA	7.75
8.70% PFC Ltd. 14-May-20	AAA	7.73
9.57% IRFC Ltd. 31-May-21	AAA	4.07
8.93% NTPC Ltd. 19-Jan-21	AAA	3.90
8.75% Reliance Industries Ltd. 07-May-20	AAA	3.88
Cash Bank & Others		11.36
Total		100.00

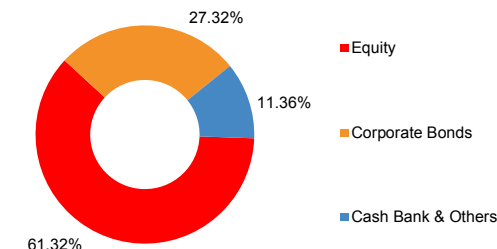
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 10 Return Lock-in Fund

ULIF 043 20/01/10 PR2 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension 10 Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

NAV as on 28 Feb, 14 : ₹12.4006

The Highest Nav recorded on reset date is : ₹12.3180

Benchmark : -

Corpus as on 28 Feb, 14 : ₹119.35 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	11.1317	11.40%
Last 1 Year	28-Feb-13	11.3041	9.70%
Last 2 Year	29-Feb-12	10.5166	8.59%
Last 3 Year	28-Feb-11	10.3581	6.18%
Since Inception	10-May-10	10.0000	5.81%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

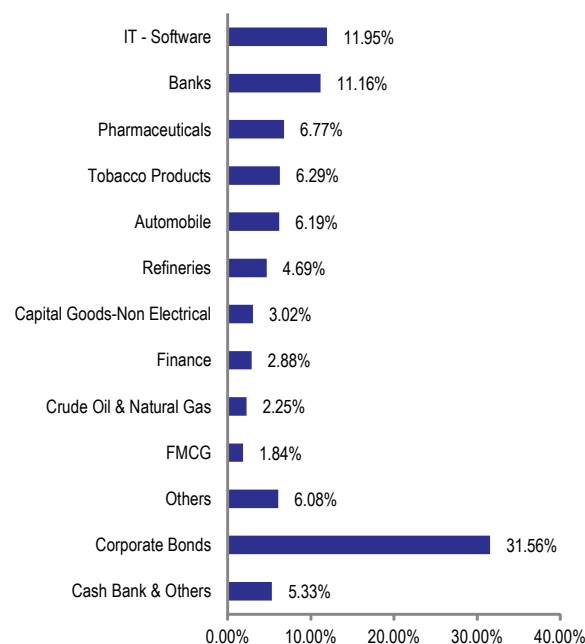
Instrument	Industry/Rating	% Of NAV
Equity		63.11
ITC Ltd.	Tobacco Products	6.29
Infosys Technologies Ltd.	IT - Software	5.89
HDFC Bank Ltd.	Banks	4.06
Reliance Industries Ltd.	Refineries	4.02
Tata Consultancy Services Ltd.	IT - Software	3.81
ICICI Bank Ltd.	Banks	3.72
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.02
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.67
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.57
HDFC Ltd.	Finance	2.51
Tata Motors Ltd.	Automobile	2.27
HCL Technologies Ltd.	IT - Software	2.24
Hindustan Unilever Ltd.	FMCG	1.84
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.71
Mahindra and Mahindra Ltd.	Automobile	1.47
Bharti Airtel Ltd.	Telecomm-Service	1.42
Axis Bank Ltd.	Banks	1.06
Lupin Ltd.	Pharmaceuticals	1.00
Other Equity below 1% corpus		11.54

Instrument	Industry/Rating	% Of NAV
Corporate Bonds		31.56
8.70% PFC Ltd. 14-May-20	AAA	4.45
9.48% REC Ltd. 10-Aug-21	AAA	3.95
8.72% SAIL 30-Apr-20	AAA	2.79
9.50% SBI 04-Nov-25	AAA	2.77
8.65% PFC Ltd. 15-June-20	AAA	2.70
9.30% SAIL 25-May-20	AAA	2.45
8.80% PGC Ltd. 29-Sep-20	AAA	2.19
9.64% PGC Ltd. 31-May-19	AAA	2.08
8.75% Reliance Industries Ltd. 07-May-20	AAA	1.67
9.57% IRFC Ltd. 31-May-21	AAA	1.51
9.61% PFC Ltd. 29-Jun-21	AAA	1.41
8.95% HDFC Ltd. 19-Oct-20	AAA	0.80
8.75% SAIL 23-Apr-20	AAA	0.80
9.35% PGC Ltd. 29-Aug-20	AAA	0.74
8.93% NTPC Ltd. 19-Jan-21	AAA	0.64
9.25% PGC Ltd. 26-Dec-20	AAA	0.61
Cash Bank & Others		5.33
Total		100.00

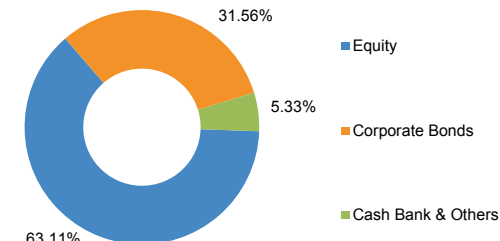
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 15 Return Lock-in Fund

ULIF 044 20/01/10 PR3 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension 15 Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%

NAV as on 28 Feb, 14 : ₹12.2328

The Highest Nav recorded on reset date is : ₹12.0990

Benchmark : -

Corpus as on 28 Feb, 14 : ₹27.54 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.9815	11.39%
Last 1 Year	28-Feb-13	11.1758	9.46%
Last 2 Year	29-Feb-12	10.3906	8.50%
Last 3 Year	28-Feb-11	10.3134	5.85%
Since Inception	10-May-10	10.0000	5.43%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

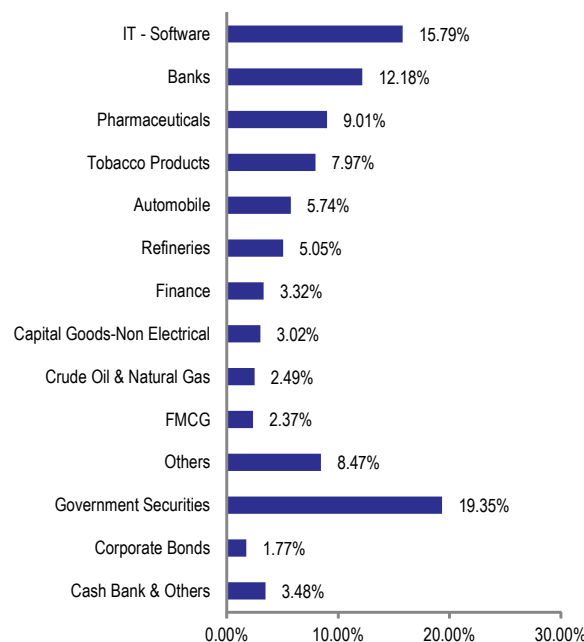
Instrument	Industry/Rating	% Of NAV
Equity		75.41
ITC Ltd.	Tobacco Products	7.97
Infosys Technologies Ltd.	IT - Software	6.94
HDFC Bank Ltd.	Banks	4.55
Reliance Industries Ltd.	Refineries	4.50
ICICI Bank Ltd.	Banks	4.17
Tata Consultancy Services Ltd.	IT - Software	4.11
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.37
HCL Technologies Ltd.	IT - Software	3.35
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.02
HDFC Ltd.	Finance	2.97
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.89
Oil and Natural Gas Corp Ltd.	Crude Oil & Natural Gas	1.90
Hindustan Unilever Ltd.	FMCG	1.84
Tata Motors Ltd.	Automobile	1.77
Mahindra and Mahindra Ltd.	Automobile	1.68
Bharti Airtel Ltd.	Telecomm-Service	1.57

Instrument	Industry/Rating	% Of NAV
Wipro Ltd.	IT - Software	1.39
Asian Paints Ltd.	Paints/Varnish	1.37
State Bank of India	Banks	1.11
Lupin Ltd.	Pharmaceuticals	1.08
Cadila Healthcare Ltd.	Pharmaceuticals	1.03
Maruti Suzuki India Ltd.	Automobile	1.01
Ultratech Cement Ltd.	Cement	1.00
Other Equity below 1% corpus		10.80
Government Securities		19.35
8.20% GOI 24-Sep-25	Sovereign	10.38
8.20% GOI 10-Nov-23	Sovereign	5.38
7.95% GOI 18-Jan-25	Sovereign	3.59
Corporate Bonds		1.77
9.35% PGC Ltd. 29-Aug-25	AAA	1.77
Cash Bank & Others		3.48
Total		100.00

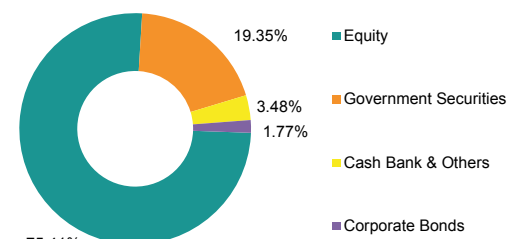
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall , to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market ,over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 20 Return Lock-in Fund

ULIF 045 20/01/10 PR4 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension 20 Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

NAV as on 28 Feb, 14 : ₹12.3839

The Highest Nav recorded on reset date is : ₹12.3096

Benchmark : -

Corpus as on 28 Feb, 14 : ₹4.44 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	11.0360	12.21%
Last 1 Year	28-Feb-13	11.3122	9.47%
Last 2 Year	29-Feb-12	10.4665	8.77%
Last 3 Year	28-Feb-11	10.2624	6.46%
Since Inception	10-May-10	10.0000	5.78%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

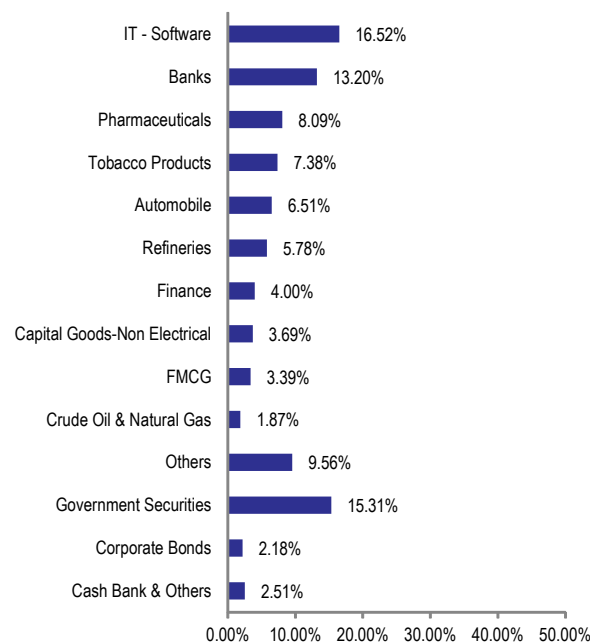
Instrument	Industry/Rating	% Of NAV
Equity		80.00
Infosys Technologies Ltd.	IT - Software	7.54
ITC Ltd.	Tobacco Products	7.38
Reliance Industries Ltd.	Refineries	5.23
HDFC Bank Ltd.	Banks	4.98
ICICI Bank Ltd.	Banks	4.47
Tata Consultancy Services Ltd.	IT - Software	4.10
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.69
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.34
HDFC Ltd.	Finance	3.23
HCL Technologies Ltd.	IT - Software	3.07
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.94
Tata Motors Ltd.	Automobile	2.54
Hindustan Unilever Ltd.	FMCG	2.35
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.87
Wipro Ltd.	IT - Software	1.81

Instrument	Industry/Rating	% Of NAV
Mahindra and Mahindra Ltd.	Automobile	1.65
Bharti Airtel Ltd.	Telecomm-Service	1.43
Asian Paints Ltd.	Paints/Varnish	1.33
Axis Bank Ltd.	Banks	1.28
State Bank of India	Banks	1.21
Lupin Ltd.	Pharmaceuticals	1.12
Maruti Suzuki India Ltd.	Automobile	1.07
Nestle India Ltd.	FMCG	1.04
Ultratech Cement Ltd.	Cement	1.04
Other Equity below 1% corpus		10.31
Government Securities		15.31
8.97% GOI 05-Dec-30	Sovereign	15.31
Corporate Bonds		2.18
9.35% PGC Ltd. 29-Aug-30	AAA	2.18
Cash Bank & Others		2.51
Total		100.00

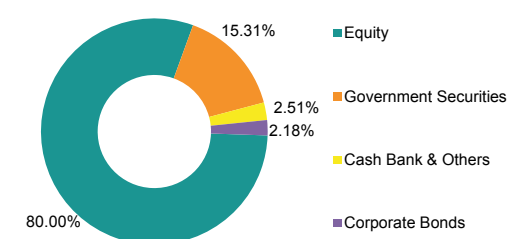
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn. the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Plus Return Lock-in-Fund II

ULIF 052 01/07/10 RA2 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Plus Return Lock-in Fund - II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

NAV as on 28 Feb, 14 : ₹11.1628

The Highest Nav recorded on reset date is : ₹11.0688

Benchmark : -

Corpus as on 28 Feb, 14 : ₹29.95 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.0098	11.52%
Last 1 Year	28-Feb-13	10.1514	9.96%
Last 2 Years	29-Feb-12	9.4245	8.83%
Last 3 Years	28-Feb-11	9.2857	6.33%
Since Inception	13-Sep-10	10.0000	3.23%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

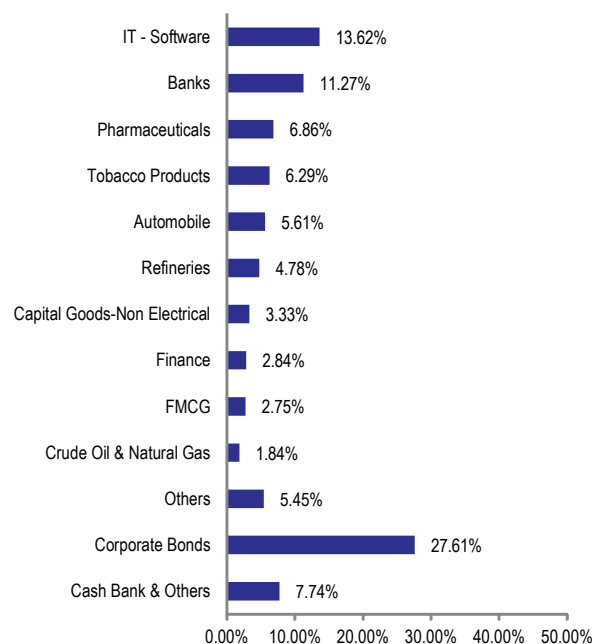
Instrument	Industry/Rating	% Of NAV
Equity		64.65
ITC Ltd.	Tobacco Products	6.29
Infosys Technologies Ltd.	IT - Software	6.19
Reliance Industries Ltd.	Refineries	4.27
HDFC Bank Ltd.	Banks	3.80
Tata Consultancy Services Ltd.	IT - Software	3.80
ICICI Bank Ltd.	Banks	3.57
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.33
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.85
HCL Technologies Ltd.	IT - Software	2.74
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.66
HDFC Ltd.	Finance	2.46
Tata Motors Ltd.	Automobile	2.28
Hindustan Unilever Ltd.	FMCG	2.02
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.65
Axis Bank Ltd.	Banks	1.37
Mahindra and Mahindra Ltd.	Automobile	1.30

Instrument	Industry/Rating	% Of NAV
State Bank of India	Banks	1.18
Bharti Airtel Ltd.	Telecomm-Service	1.15
Other Equity below 1% corpus		11.73
Corporate Bonds		27.61
9.38% EXIM BANK 29-Sep-21	AAA	4.89
8.95% HDFC Ltd. 19-Oct-20	AAA	4.48
8.65% PFC Ltd. 15-June-20	AAA	4.42
9.61% PFC Ltd. 29-Jun-21	AAA	3.96
9.35% PGC Ltd. 29-Aug-20	AAA	3.26
8.80% REC Ltd. 25-Oct-20	AAA	2.22
9.30% SAIL 25-May-20	AAA	1.63
8.72% SAIL 30-Apr-20	AAA	0.95
9.25% PGC Ltd. 26-Dec-20	AAA	0.81
9.48% REC Ltd. 10-Aug-21	AAA	0.66
8.70% PFC Ltd. 14-May-20	AAA	0.32
Cash Bank & Others		7.74
Total		100.00

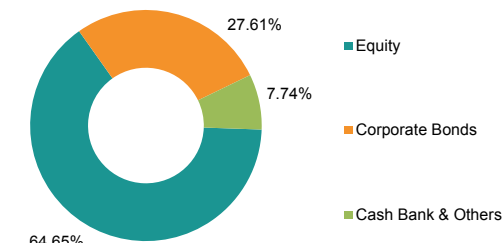
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Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn. the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension Return Lock-in Fund II

ULIF 048 01/07/10 PR5 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension Return Lock-in Fund - II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in - II that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

NAV as on 28 Feb, 14 : ₹11.3065

The Highest Nav recorded on reset date is : ₹11.2195

Benchmark : -

Corpus as on 28 Feb, 14 : ₹7.54 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.1696	11.18%
Last 1 Year	28-Feb-13	10.2984	9.79%
Last 2 Years	29-Feb-12	9.5411	8.86%
Last 3 Years	28-Feb-11	9.3439	6.56%
Since Inception	13-Sep-10	10.0000	3.61%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

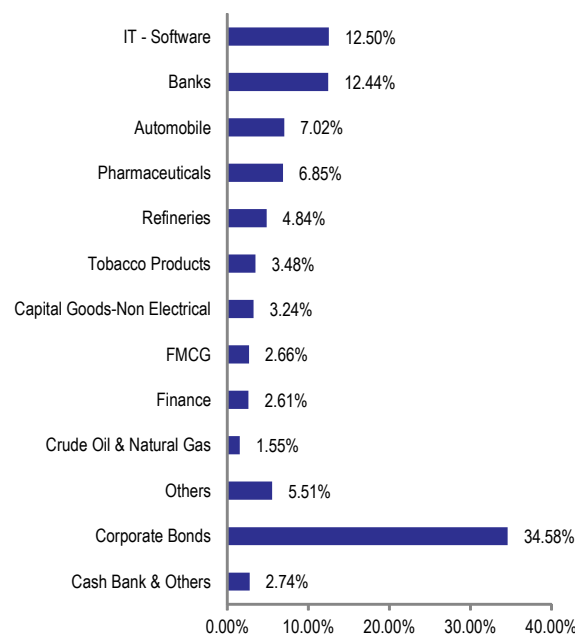
Instrument	Industry/Rating	% Of NAV
Equity		62.68
Infosys Technologies Ltd.	IT - Software	6.34
HDFC Bank Ltd.	Banks	4.73
Reliance Industries Ltd.	Refineries	4.23
Tata Consultancy Services Ltd.	IT - Software	4.07
ICICI Bank Ltd.	Banks	3.94
ITC Ltd.	Tobacco Products	3.48
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.24
Tata Motors Ltd.	Automobile	3.04
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.92
HDFC Ltd.	Finance	2.61
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.50
HCL Technologies Ltd.	IT - Software	2.09
Hindustan Unilever Ltd.	FMCG	2.01
Mahindra and Mahindra Ltd.	Automobile	1.65
Oil and Natural Gas Corp Ltd.	Crude Oil & Natural Gas	1.55

Instrument	Industry/Rating	% Of NAV
Bharti Airtel Ltd.	Telecomm-Service	1.12
State Bank of India	Banks	1.02
Axis Bank Ltd.	Banks	1.01
Other Equity below 1% corpus		11.15
Corporate Bonds		34.58
9.35% PGC Ltd. 29-Aug-20	AAA	6.48
9.30% SAIL 25-May-20	AAA	6.47
8.95% HDFC Ltd. 19-Oct-20	AAA	5.08
8.75% Reliance Industries Ltd. 07-May-20	AAA	5.05
9.61% PFC Ltd. 29-Jun-21	AAA	3.93
8.70% PFC Ltd. 14-May-20	AAA	3.78
8.80% REC Ltd. 25-Oct-20	AAA	2.52
8.75% SAIL 23-Apr-20	AAA	1.26
Cash Bank & Others		2.74
Total		100.00

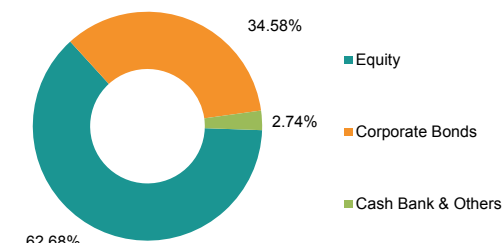
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Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 10 Return Lock-in Fund II

ULIF 049 01/07/10 PR6 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension 10 Return Lock-in Fund -II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

NAV as on 28 Feb, 14 : ₹11.2991

The Highest Nav recorded on reset date is : ₹11.2011

Benchmark : -

Corpus as on 28 Feb, 14 : ₹24.13 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.1173	11.68%
Last 1 Year	28-Feb-13	10.3091	9.60%
Last 2 Years	29-Feb-12	9.5867	8.56%
Last 3 Years	28-Feb-11	9.2903	6.74%
Since Inception	13-Sep-10	10.0000	3.59%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

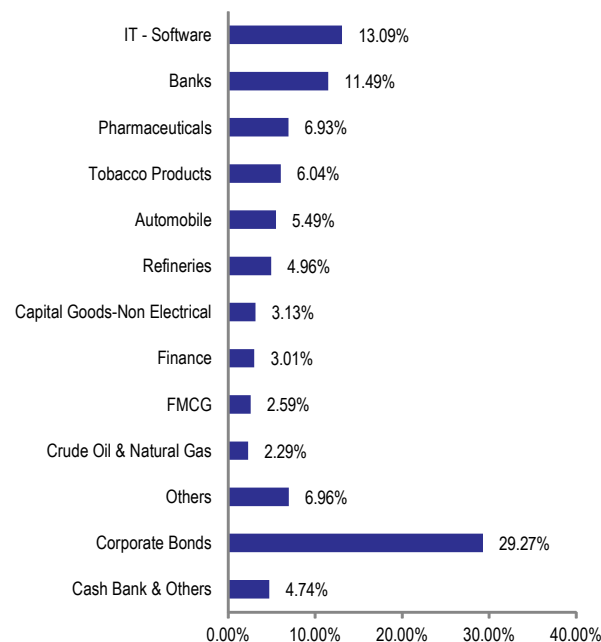
Instrument	Industry/Rating	% Of NAV
Equity		65.99
Infosys Technologies Ltd.	IT - Software	6.10
ITC Ltd.	Tobacco Products	6.04
HDFC Bank Ltd.	Banks	4.22
Reliance Industries Ltd.	Refineries	4.18
ICICI Bank Ltd.	Banks	3.85
HCL Technologies Ltd.	IT - Software	3.23
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.13
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.95
Tata Consultancy Services Ltd.	IT - Software	2.92
HDFC Ltd.	Finance	2.55
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.52
Tata Motors Ltd.	Automobile	2.42
Hindustan Unilever Ltd.	FMCG	1.93
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.75
Mahindra and Mahindra Ltd.	Automobile	1.45
Axis Bank Ltd.	Banks	1.31

Instrument	Industry/Rating	% Of NAV
Bharti Airtel Ltd.	Telecomm-Service	1.31
Asian Paints Ltd.	Paints/Varnish	1.18
Other Equity below 1% corpus		12.94
Corporate Bonds		29.27
9.38% EXIM BANK 29-Sep-21	AAA	4.45
8.95% HDFC Ltd. 19-Oct-20	AAA	4.37
8.65% PFC Ltd. 15-June-20	AAA	4.32
9.61% PFC Ltd. 29-Jun-21	AAA	3.69
9.35% PGC Ltd. 29-Aug-20	AAA	3.24
8.72% SAIL 30-Apr-20	AAA	2.36
9.30% SAIL 25-May-20	AAA	2.02
8.80% REC Ltd. 25-Oct-20	AAA	1.97
9.57% IRFC Ltd. 31-May-21	AAA	1.66
8.93% NTPC Ltd. 19-Jan-21	AAA	0.79
8.70% PFC Ltd. 14-May-20	AAA	0.39
Cash Bank & Others		4.74
Total		100.00

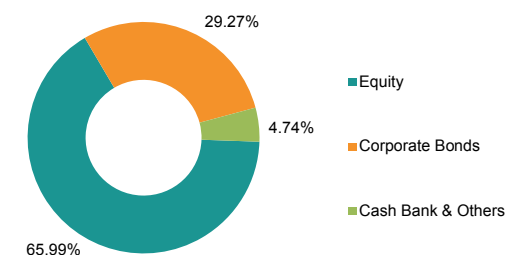
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 15 Return Lock-in Fund II

ULIF 050 01/07/10 PR7 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension 15 Return Lock-in Fund - II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

NAV as on 28 Feb, 14 : ₹11.3268

The Highest Nav recorded on reset date is : ₹11.2284

Benchmark : -

Corpus as on 28 Feb, 14 : ₹3.60 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.1606	11.48%
Last 1 Year	28-Feb-13	10.3943	8.97%
Last 2 Years	29-Feb-12	9.6930	8.10%
Last 3 Years	28-Feb-11	9.3028	6.78%
Since Inception	13-Sep-10	10.0000	3.66%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

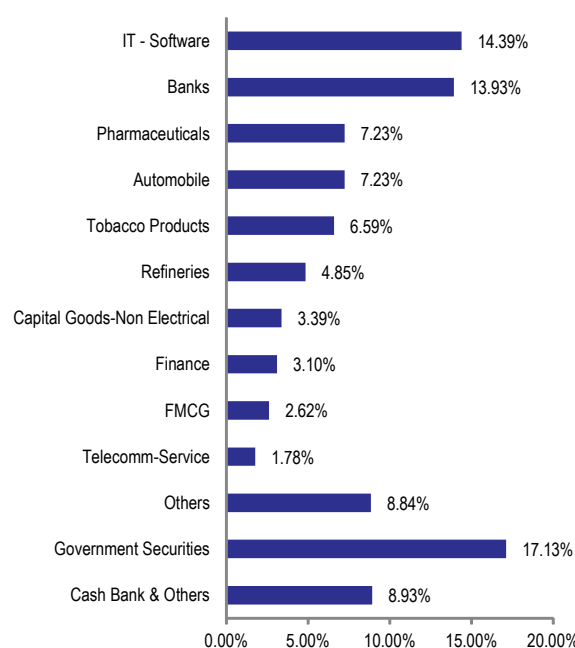
Instrument	Industry/Rating	% Of NAV
Equity		73.95
Infosys Technologies Ltd.	IT - Software	6.90
ITC Ltd.	Tobacco Products	6.59
HDFC Bank Ltd.	Banks	4.98
Reliance Industries Ltd.	Refineries	4.38
ICICI Bank Ltd.	Banks	4.34
Tata Consultancy Services Ltd.	IT - Software	3.47
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.39
HCL Technologies Ltd.	IT - Software	3.28
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.04
Tata Motors Ltd.	Automobile	2.89
HDFC Ltd.	Finance	2.84
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.81
Mahindra and Mahindra Ltd.	Automobile	2.03
Hindustan Unilever Ltd.	FMCG	1.94

Instrument	Industry/Rating	% Of NAV
Bharti Airtel Ltd.	Telecomm-Service	1.78
Axis Bank Ltd.	Banks	1.76
Ultratech Cement Ltd.	Cement	1.38
Asian Paints Ltd.	Paints/Varnish	1.31
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.29
Bajaj Auto Ltd.	Automobile	1.11
IndusInd Bank Ltd.	Banks	1.05
Other Equity below 1% corpus		11.40
Government Securities		17.13
6.90% GOI 04-Feb-26	Sovereign	6.89
8.20% GOI 24-Sep-25	Sovereign	5.12
7.95% GOI 18-Jan-25	Sovereign	3.74
9.15% GOI 14-Nov-24	Sovereign	1.38
Cash Bank & Others		8.93
Total		100.00

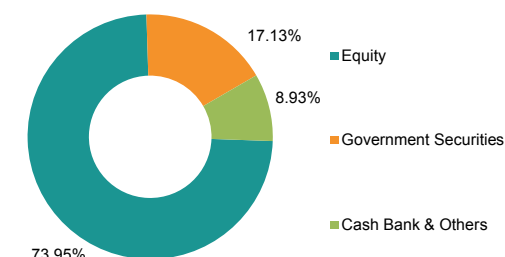
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn. the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 20 Return Lock-in Fund II

ULIF 051 01/07/10 PR8 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Pension 20 Return Lock-in Fund - II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

NAV as on 28 Feb, 14 : ₹11.2829

The Highest Nav recorded on reset date is : ₹11.2561

Benchmark : -

Corpus as on 28 Feb, 14 : ₹0.77 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.0936	11.78%
Last 1 Year	28-Feb-13	10.3389	9.13%
Last 2 Year	29-Feb-12	9.5703	8.58%
Last 3 Year	28-Feb-11	9.3084	6.62%
Since Inception	13-Sep-10	10.0000	3.55%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

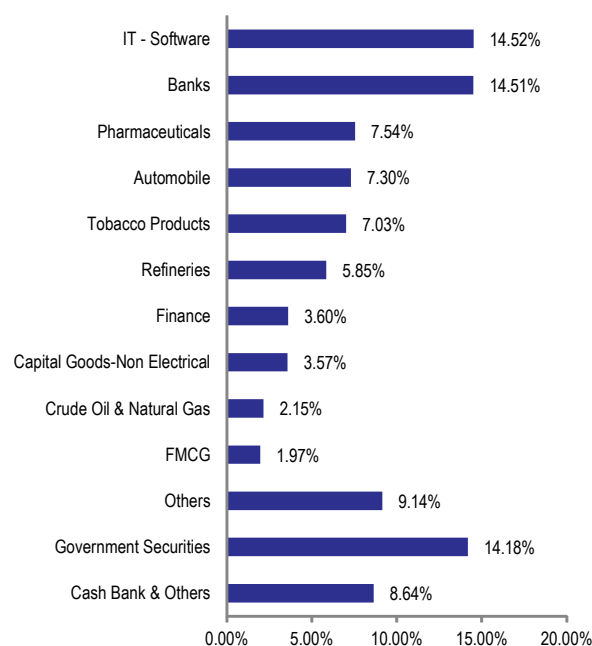
Instrument	Industry/Rating	% Of NAV
Equity		77.18
Infosys Technologies Ltd.	IT - Software	7.48
ITC Ltd.	Tobacco Products	7.03
Reliance Industries Ltd.	Refineries	5.21
HDFC Bank Ltd.	Banks	5.06
ICICI Bank Ltd.	Banks	4.42
Tata Consultancy Services Ltd.	IT - Software	3.86
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.57
HDFC Ltd.	Finance	3.20
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.98
Tata Motors Ltd.	Automobile	2.85
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.83
HCL Technologies Ltd.	IT - Software	2.05
Hindustan Unilever Ltd.	FMCG	1.97
Bharti Airtel Ltd.	Telecomm-Service	1.87
Axis Bank Ltd.	Banks	1.65

Instrument	Industry/Rating	% Of NAV
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.52
Asian Paints Ltd.	Paints/Varnish	1.39
Kotak Mahindra Bank Ltd.	Banks	1.34
Mahindra and Mahindra Ltd.	Automobile	1.27
Bajaj Auto Ltd.	Automobile	1.27
Maruti Suzuki India Ltd.	Automobile	1.14
Wipro Ltd.	IT - Software	1.13
IndusInd Bank Ltd.	Banks	1.04
State Bank of India	Banks	1.00
Other Equity below 1% corpus		10.04
Government Securities		14.18
8.97% GOI 05-Dec-30	Sovereign	12.38
8.28% GOI 15-Feb-32	Sovereign	1.79
Cash Bank & Others		8.64
Total		100.00

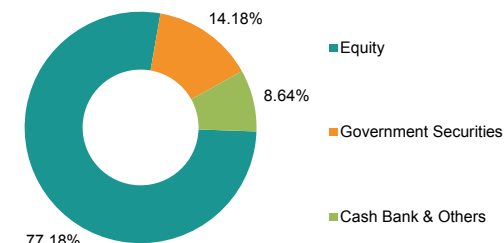
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Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Return Lock-in-Fund

ULIF 055 01/02/11 ASR 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Supreme Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 70% to 100%

NAV as on 28 Feb, 14 : ₹11.6102

The Highest Nav recorded on reset date is : ₹11.5540

Benchmark : -

Corpus as on 28 Feb, 14 : ₹44.23 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.4187	11.44%
Last 1 Year	28-Feb-13	10.5040	10.53%
Last 2 Year	29-Feb-12	9.7375	9.19%
Since Inception	10-May-11	10.0000	5.46%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

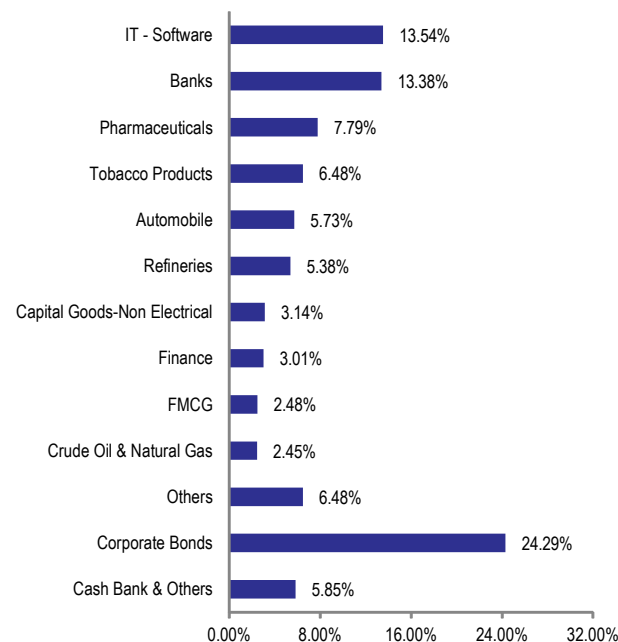
Instrument	Industry/Rating	% Of NAV
Equity		69.86
Infosys Technologies Ltd.	IT - Software	6.49
ITC Ltd.	Tobacco Products	6.48
HDFC Bank Ltd.	Banks	4.77
Reliance Industries Ltd.	Refineries	4.61
ICICI Bank Ltd.	Banks	4.37
Tata Consultancy Services Ltd.	IT - Software	3.60
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.14
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.06
HCL Technologies Ltd.	IT - Software	2.85
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.82
HDFC Ltd.	Finance	2.78
Hindustan Unilever Ltd.	FMCG	2.48
Tata Motors Ltd.	Automobile	1.76
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.71
Mahindra and Mahindra Ltd.	Automobile	1.56

Instrument	Industry/Rating	% Of NAV
Bharti Airtel Ltd.	Telecomm-Service	1.43
Bajaj Auto Ltd.	Automobile	1.32
Axis Bank Ltd.	Banks	1.29
State Bank of India	Banks	1.21
Lupin Ltd.	Pharmaceuticals	1.13
Maruti Suzuki India Ltd.	Automobile	1.08
Other Equity below 1% corpus		9.92
Corporate Bonds		24.29
9.48% REC Ltd. 10-Aug-21	AAA	8.22
9.61% PFC Ltd. 29-Jun-21	AAA	4.47
9.30% SAIL 25-May-21	AAA	4.40
9.30% PGC Ltd. 28-Jun-21	AAA	2.75
9.64% PGC Ltd. 31-May-20	AAA	2.24
9.38% EXIM BANK 29-Sep-21	AAA	2.21
Cash Bank & Others		5.85
Total		100.00

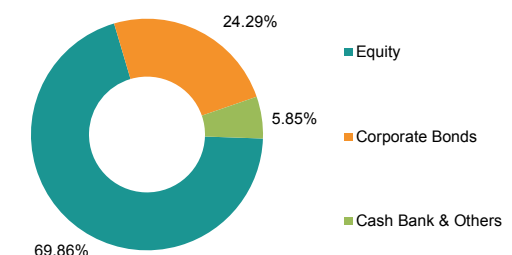
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Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn. the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Return Lock-in Fund II

ULIF 057 01/07/11 SR2 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Supreme Return Lock-in Fund - II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 70% to 100%.

NAV as on 28 Feb, 14 : ₹12.4726

The Highest Nav recorded on reset date is : ₹12.4458

Benchmark : -

Corpus as on 28 Feb, 14 : ₹23.54 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	11.1866	11.50%
Last 1 Year	28-Feb-13	11.3814	9.59%
Last 2 Year	29-Feb-12	10.4828	9.08%
Since Inception	10-Oct-11	10.0000	9.69%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

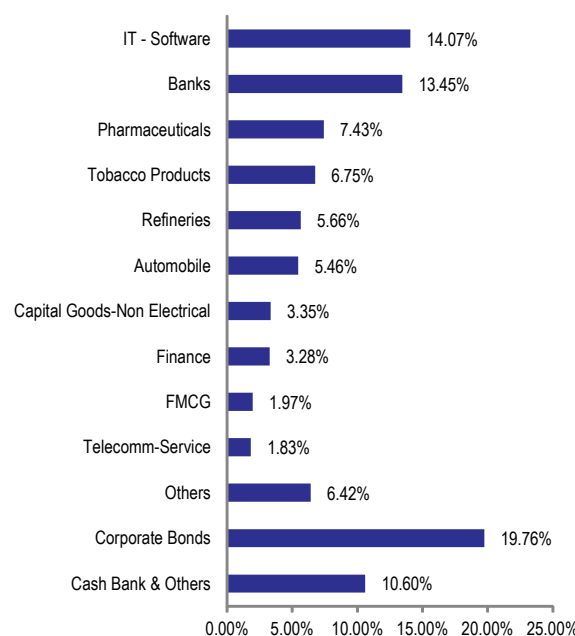
Instrument	Industry/Rating	% Of NAV
Equity		69.64
Infosys Technologies Ltd.	IT - Software	6.82
ITC Ltd.	Tobacco Products	6.75
Reliance Industries Ltd.	Refineries	5.10
HDFC Bank Ltd.	Banks	4.69
ICICI Bank Ltd.	Banks	4.26
Tata Consultancy Services Ltd.	IT - Software	3.72
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.35
HDFC Ltd.	Finance	2.96
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.95
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.60
HCL Technologies Ltd.	IT - Software	2.51
Tata Motors Ltd.	Automobile	2.13
Bharti Airtel Ltd.	Telecomm-Service	1.83
Axis Bank Ltd.	Banks	1.72
Asian Paints Ltd.	Paints/Varnish	1.51
Hindustan Unilever Ltd.	FMCG	1.40

Instrument	Industry/Rating	% Of NAV
Mahindra and Mahindra Ltd.	Automobile	1.37
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.36
Bajaj Auto Ltd.	Automobile	1.16
Lupin Ltd.	Pharmaceuticals	1.06
Kotak Mahindra Bank Ltd.	Banks	1.02
Wipro Ltd.	IT - Software	1.01
Other Equity below 1% corpus		8.38
Corporate Bonds		19.76
9.38% EXIM BANK 29-Sep-21	AAA	5.39
9.48% REC Ltd. 10-Aug-21	AAA	5.01
9.61% PFC Ltd. 29-Jun-21	AAA	3.78
9.30% PGC Ltd. 28-Jun-21	AAA	3.10
9.25% PGC Ltd. 26-Dec-20	AAA	2.07
9.30% SAIL 25-May-21	AAA	0.41
Cash Bank & Others		10.60
Total		100.00

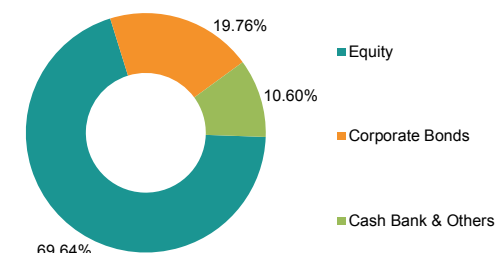
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Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market ,over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Return Lock-in Fund III

ULIF 059 01/11/11 SR3 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The investment objective for Apex Supreme Return Lock-in Fund - III is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 70% to 100%.

NAV as on 28 Feb, 14 : ₹12.0207

The Highest Nav recorded on reset date is : ₹11.9277

Benchmark : -

Corpus as on 28 Feb, 14 : ₹26.52 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	30-Aug-13	10.7101	12.24%
Last 1 Year	28-Feb-13	10.8327	10.97%
Last 2 Year	29-Feb-12	9.9839	9.73%
Since Inception	10-Feb-12	10.0000	9.38%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

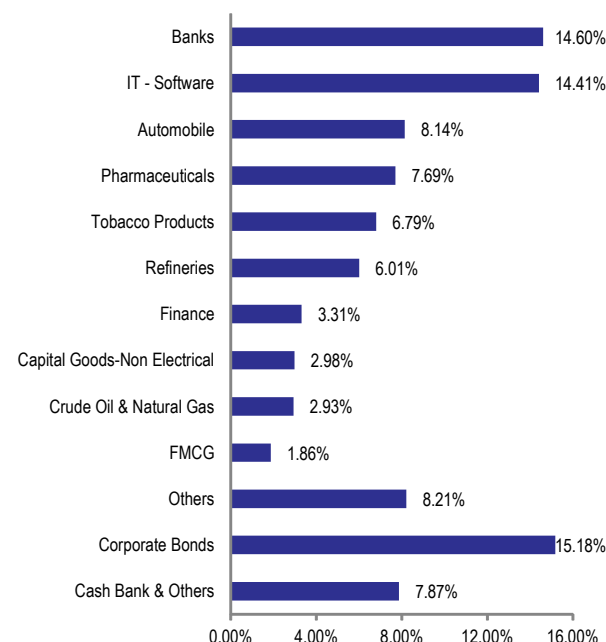
Instrument	Industry/Rating	% Of NAV
Equity		76.95
ITC Ltd.	Tobacco Products	6.79
Infosys Technologies Ltd.	IT - Software	6.49
HDFC Bank Ltd.	Banks	5.30
Reliance Industries Ltd.	Refineries	5.28
ICICI Bank Ltd.	Banks	4.92
Tata Consultancy Services Ltd.	IT - Software	3.95
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.98
HCL Technologies Ltd.	IT - Software	2.85
Tata Motors Ltd.	Automobile	2.83
HDFC Ltd.	Finance	2.78
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.72
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.52
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	2.20
Hindustan Unilever Ltd.	FMCG	1.86
Mahindra and Mahindra Ltd.	Automobile	1.84
Bharti Airtel Ltd.	Telecomm-Service	1.68
Maruti Suzuki India Ltd.	Automobile	1.50

Instrument	Industry/Rating	% Of NAV
Axis Bank Ltd.	Banks	1.31
State Bank of India	Banks	1.27
Asian Paints Ltd.	Paints/Varnish	1.20
Bajaj Auto Ltd.	Automobile	1.16
Wipro Ltd.	IT - Software	1.13
Kotak Mahindra Bank Ltd.	Banks	1.03
Other Equity below 1% corpus		11.35
Corporate Bonds		15.18
9.48% REC Ltd. 10-Aug-21	AAA	6.29
9.38% EXIM BANK 29-Sep-21	AAA	5.52
8.75% Reliance Industries Ltd. 07-May-20	AAA	1.44
8.93% NTPC Ltd. 19-Jan-21	AAA	0.72
9.25% PGC Ltd. 26-Dec-20	AAA	0.46
9.57% IRFC Ltd. 31-May-21	AAA	0.38
9.30% SAIL 25-May-21	AAA	0.37
Cash Bank & Others		7.87
Total		100.00

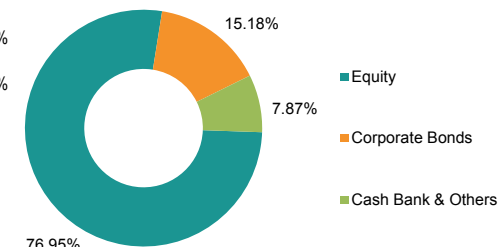
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Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Growth Fund

ULIF 004 04/02/04 TGL 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is to maximize the returns with medium to high risk

NAV as on 28 Feb, 14 : ₹28.4971

Benchmark : S&P BSE Sensex - 65% CRISIL Composite Bond Fund Index - 35%

Corpus as on 28 Feb, 14 : ₹122.67 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

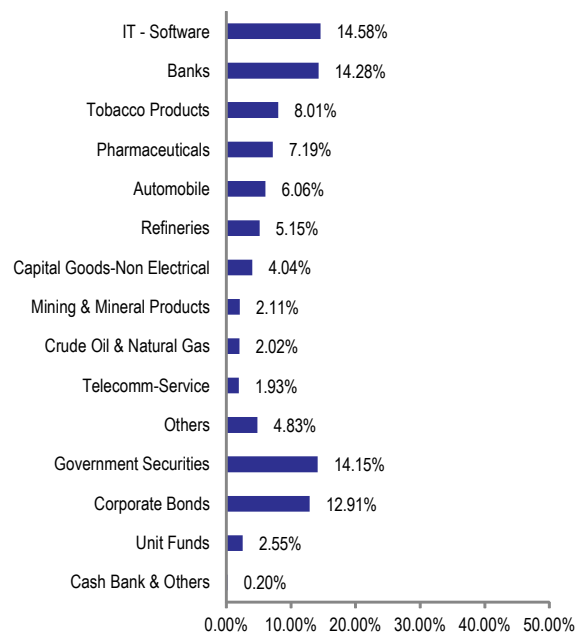
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	25.5873	11.37%	10.43%
Last 1 Year	28-Feb-13	26.2234	8.67%	8.95%
Last 2 Years	29-Feb-12	24.5013	7.85%	8.05%
Last 3 Years	28-Feb-11	24.3375	5.40%	6.18%
Last 4 Years	26-Feb-10	22.8745	5.65%	6.45%
Last 5 Years	27-Feb-09	15.5620	12.86%	14.36%
Since Inception	02-Mar-04	10.0000	11.04%	10.82%

Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

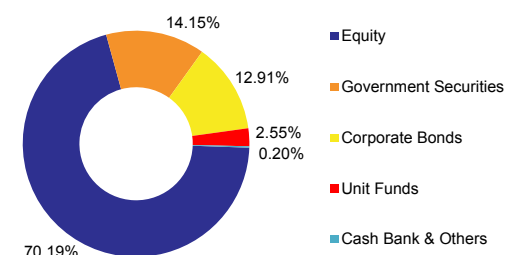
Instrument	Industry/Rating	% Of NAV
Equity		70.19
ITC Ltd.	Tobacco Products	8.01
Infosys Technologies Ltd.	IT - Software	7.73
HDFC Bank Ltd.	Banks	6.73
Reliance Industries Ltd.	Refineries	5.15
ICICI Bank Ltd.	Banks	4.99
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	4.25
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	4.04
Tata Consultancy Services Ltd.	IT - Software	3.73
Tata Motors Ltd.	Automobile	3.33
Wipro Ltd.	IT - Software	2.04
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	2.02
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.81
Mahindra and Mahindra Ltd.	Automobile	1.55
IndusInd Bank Ltd.	Banks	1.43
Tata Steel Ltd.	Steel	1.41
Nestle India Ltd.	FMCG	1.38
Asian Paints Ltd.	Paints/Varnish	1.35
Bharti Airtel Ltd.	Telecomm-Service	1.27
Bajaj Auto Ltd.	Automobile	1.18
Cipla Ltd.	Pharmaceuticals	1.13
State Bank of India	Banks	1.13
Tech Mahindra Ltd.	IT - Software	1.07
Other Equity below 1% corpus		3.45
Government Securities		14.15
8.79% GOI 08-Nov-21	Sovereign	7.27
8.12% GOI 10-Dec-20	Sovereign	2.31

Sector Allocation



Instrument	Industry/Rating	% Of NAV
8.20% GOI 24-Sep-25	Sovereign	2.26
9.15% GOI 14-Nov-24	Sovereign	1.84
7.83% GOI 11-Apr-18	Sovereign	0.24
7.61% GOI 07-Mar-15	Sovereign	0.23
6.25% GOI 02-Jan-18	Sovereign	0.01
Corporate Bonds		12.91
7.60% HDFC Ltd. 21-Dec-17	AAA	3.06
8.48% NHAI 22-Nov-28	AAA	2.06
2.00% Indian Hotels Ltd. 09-Dec-14	AA	1.21
9.5% United Phosphorus Ltd. 12-Jan-15	AA+	1.05
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	0.82
8.35% PFC Ltd. 15-May-16	AAA	0.79
8.19% IRFC Ltd. 27-Apr-19	AAA	0.77
9.70% GE Shipping 18-Jan-23	AAA	0.65
8.40% HDFC Ltd. 08-Dec-14	AAA	0.64
8.35% HDFC Ltd. 19-Jul-15	AAA	0.40
9.64% PGC Ltd. 31-May-16	AAA	0.30
9.64% PGC Ltd. 31-May-18	AAA	0.30
9.20% PGC Ltd. 12-Mar-15	AAA	0.30
9.64% PGC Ltd. 31-May-21	AAA	0.30
9.61% PFC Ltd. 29-Jun-21	AAA	0.24
Unit Funds		2.55
UTI MMF - Instn Growth Plan		2.55
Cash Bank & Others		0.20
Total		100.00

Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Balanced Fund

ULIF 005 04/02/04 TBL 110

Fund Assure, Investment Report, February 2014

Fund Details

Investment Objective : The primary investment objective of the fund is provide reasonable returns with low to medium risk.

NAV as on 28 Feb, 14 : ₹24.1467

Benchmark : S&P BSE Sensex - 40 % CRISIL Composite Bond Fund Index - 60%

Corpus as on 28 Feb, 14 : ₹36.51 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	30-Aug-13	21.9355	10.08%	8.29%
Last 1 Year	28-Feb-13	22.3668	7.96%	6.79%
Last 2 Years	29-Feb-12	20.7268	7.94%	7.31%
Last 3 Years	28-Feb-11	20.0820	6.34%	6.44%
Last 4 Years	26-Feb-10	18.9785	6.21%	6.43%
Last 5 Years	27-Feb-09	14.5530	10.66%	11.13%
Since Inception	02-Mar-04	10.0000	9.22%	8.73%

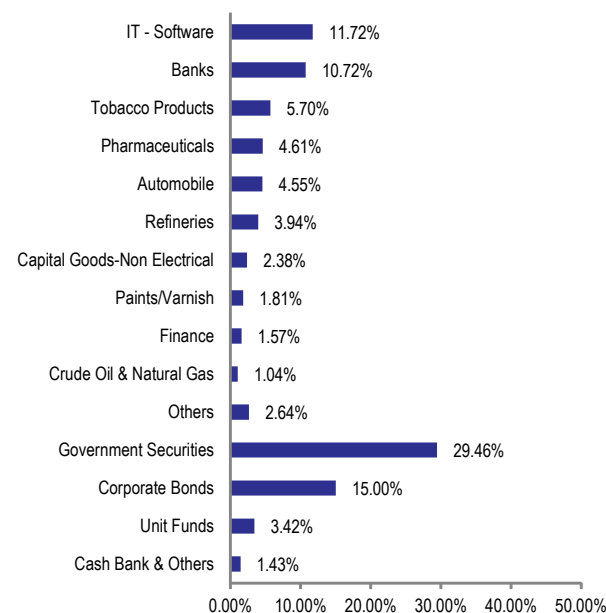
Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

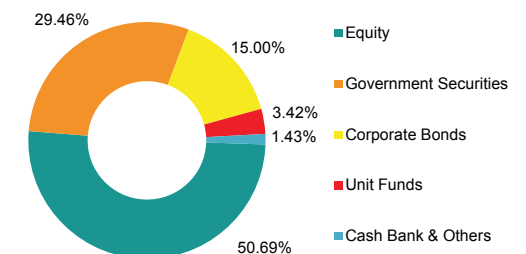
Instrument	Industry/Rating	% Of NAV
Equity		50.69
ITC Ltd.	Tobacco Products	5.70
Infosys Technologies Ltd.	IT - Software	5.24
Tata Consultancy Services Ltd.	IT - Software	4.40
ICICI Bank Ltd.	Banks	4.29
HDFC Bank Ltd.	Banks	4.22
Reliance Industries Ltd.	Refineries	3.94
Tata Motors Ltd.	Automobile	2.75
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.65
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.38
Asian Paints Ltd.	Paints/Varnish	1.81
HDFC Ltd.	Finance	1.57
Mahindra and Mahindra Ltd.	Automobile	1.28
HCL Technologies Ltd.	IT - Software	1.27
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.21
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.04
Other Equity below 1% corpus		6.95
Government Securities		29.46
8.79% GOI 08-Nov-21	Sovereign	17.08
9.15% GOI 14-Nov-24	Sovereign	3.08
7.28% GOI 03-Jun-19	Sovereign	2.55

Instrument	Industry/Rating	% Of NAV
8.28% GOI 21-Sep-27	Sovereign	2.53
8.20% GOI 24-Sep-25	Sovereign	2.53
8.83% GOI 12-Dec-41	Sovereign	1.31
7.61% GOI 07-Mar-15	Sovereign	0.37
6.25% GOI 02-Jan-18	Sovereign	0.02
Corporate Bonds		15.00
9.57% IRFC Ltd. 31-May-21	AAA	4.11
7.60% HDFC Ltd. 21-Dec-17	AAA	2.57
2.00% Indian Hotels Ltd. 09-Dec-14	AA	1.84
9.5% United Phosphorus Ltd. 12-Jan-15	AA+	1.63
9.70% GE Shipping 18-Jan-23	AAA	1.09
8.40% HDFC Ltd. 08-Dec-14	AAA	1.08
8.84% NTPC Ltd. 04-Oct-22	AAA	0.78
8.35% HDFC Ltd. 19-Jul-15	AAA	0.54
9.64% PGC Ltd. 31-May-16	AAA	0.34
9.64% PGC Ltd. 31-May-18	AAA	0.34
9.20% PGC Ltd. 12-Mar-15	AAA	0.34
9.64% PGC Ltd. 31-May-21	AAA	0.34
Unit Funds		3.42
UTI MMF - Instn Growth Plan		3.42
Cash Bank & Others		1.43
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

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Write to Us
Customer Services Team
Tata AIA Life Delphi 'B' Wing, 2nd Floor, Hiranandani Business
Park, Orchard Avenue, Powai, Mumbai 400076

Tata AIA Life Insurance's Investment team

Name	Designation
Harshad Patil	Chief Investment Officer
Rajeev Tewari	Head of Equities
Jayanth Udupa	Head of Credit Analysis & Economist
Nitin Bansal	Senior Analyst & Fund Manager
Cheenu Gupta	Senior Analyst & Fund Manager
Nimesh Mistry	Analyst
Anirban Ray	Analyst
Nalin Ladiwala	Analyst
HS Bharath	Dealer
Pankaj Agarwal	Dealer

Disclaimer

1. The fund is managed by Tata AIA Life Insurance Company Ltd. (hereinafter the "Company").
2. Past performance is not indicative of future performance. Returns are calculated on an absolute basis for a period of less than (or equal to) a year, with reinvestment of dividends (if any).
3. All investments made by the Company are subject to market risks. The Company does not guarantee any assured returns. The investment income and price may go down as well as up depending on several factors influencing the market.
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7. Premium paid in ULIPs are subject to Investment risks associated with capital markets & the NAV of the units may go up or down based on the performance of the fund and factors influencing capital markets & the insured is responsible for his/her decision.
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9. Unit Linked Life Insurance products are different from traditional insurance products and are subject to risk factors.
10. Tata AIA Life Insurance Company Limited is only the name of the Insurance Company & any contract bearing the prefix 'Tata AIA Life' is only the name of the Unit Linked Life Insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
11. Insurance is the subject matter of the solicitation.

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Tata AIA Life Insurance Company Ltd. (IRDA Regn. No. 110)

Registered and Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013

Equity Fund

Debt Fund

Hybrid Fund

TATA AIA
L I F E

Unique Reference Number: L&C/Misc/2014/Mar/044